



Islamorada, Village of Islands

Code Compliance Hearing

June 16, 2026 - 10:00 AM
Village Administrative Center & Public Safety Headquarters
Second Floor Conference Room
86800 Overseas Highway
Islamorada, FL 33036

AGENDA

- I. **CALL TO ORDER / ROLL CALL**
- II. **NEW HEARINGS**
 - A. CERENT20260000141
Village of Islamorada v. ALL IN INVESTMENT GROUP, LLC
- III. **HEARINGS ON CASES FROM PREVIOUS AGENDA**
 - A. CETREE20260000003 Village of Islamorada v. Laurel Rafford
- IV. **HEARINGS ON AFFIDAVITS OF NON-COMPLIANCE**
- V. **HEARINGS ON AFFIDAVITS OF COMPLIANCE**
- VI. **REQUESTS FOR FURTHER ACTION**
- VII. **AFFIDAVITS OF DEFAULT**
- VIII. **ADJOURNMENT**

[VERBATIM_RECORD]



CODE COMPLIANCE HEARING

Hearing Date: June 16, 2026

Case Number: CERENT20260000141

Village of Islamorada v. ALL IN INVESTMENT GROUP, LLC

Property Information:

Property Owner: All In Investment Group, LLC

135 Tequesta St Plantation Key, 33036

Parcel ID# 00423110-000000

Case Background:

Violations:

30-1295(a)

"every owner operating a vacation rental use within the Village shall register the use with the Village during the initial annual registration period which shall be determined by the Director of Planning and Development Services. At the time of initial registration, each owner shall demonstrate to the satisfaction of the Planning and Development Services Director that all necessary state tax, Monroe County tourist development taxes, state licenses and Monroe County occupational licenses have been paid for the year. No vacation rental use may continue unless it has been registered according to this section."

30-1296(a)

"every owner operating a vacation rental use within the Village must initially obtain an active Village vacation rental license for each vacation rental unit subsequent to approved registration and maintain the license during all terms of rental. "

Corrective Measures

Cease advertising for vacation rental for less than 28 nights. Pay all associated fees.

On Wednesday, May 13, 2026, during an audit on vacation rental advertisements, I saw an ad allowing 7-night stays without a vacation rental license. Due to this being a repeat violation, a citation was issued that same day and was sent via certified and regular mail. A PDF file combining the citation, a screenshot of the violation, and the property record card was also sent via email. Contact via email was established the same day and the respondent requested to be assigned to hearing due to being unable to pay the fine. The ad was corrected the same day.

On Friday, May 15, 2026, a Notice of Hearing was sent by certified and regular mail. Copies of the notice were also posted on the property and in the 2nd floor of the Village Hall. The

affidavit of posting was also completed the same day. A copy was also sent via email, to which the respondent asked for the deadline to pay the citation and then stated that they would not be able to attend the hearing in person.

Exhibits:

1. CaseFile

Citation #

2026-0013



ISLAMORADA, VILLAGE OF ISLANDS
CODE COMPLIANCE CITATION
CODE CASE # CERENT20260000141

Repeat Violation	DATE	TIME	OFFICER
True	May 13, 2026	08:14	Devin Hughes

This citation is issued to provide you with written notice that the Code Compliance Officer listed above has just and reasonable grounds that you have committed a civil infraction on:

Wednesday, May 13, 2026 12:00 AM

Located At:

135 TEQUESTA ST

You committed a violation of the following section(s) of the Islamorada, Village of Islands code:

Section 30-1295(a) of the Village Code entitled "Annual registration of vacation rental uses" which provides that every owner operating a vacation rental use within the Village shall register the use with the Village during the initial annual registration period which shall be determined by the Director of Planning and Development Services. At the time of initial registration, each owner shall demonstrate to the satisfaction of the Planning and Development Services Director that all necessary state tax, Monroe County tourist development taxes, state licenses and Monroe County occupational licenses have been paid for the year. No vacation rental use may continue unless it has been registered according to this section.

Section 30-1296(a) of the Village Code entitled "Vacation rental license regulations" which provides that every owner operating a vacation rental use within the Village must initially obtain an active Village vacation rental license for each vacation rental unit subsequent to approved registration and maintain the license during all terms of rental.

IF YOU ELECT NOT TO CONTEST THE CITATION YOU MUST:

Correct the violation(s) on or before 05/27/2026 and pay the fine of \$1000.00

All payments can be made in person or mailed to:

Islamorada Administrative Center Public Safety Headquarters, 3rd Floor
86800 Overseas Hwy
Islamorada, FL 33036.

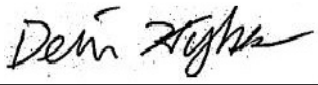
IF YOU CONTEST THE CITATION, YOU MUST REQUEST A HEARING

A request for hearing must be in writing and made in person or mailed to Islamorada Administrative Center Public Safety Headquarters, Code Compliance Department, 2nd Floor, 86800 Overseas Hwy Islamorada, FL

33036.

If you fail to pay the fine within 14 calendar days after issuance, correct the violation within the time allowed, or fail to appear before the Code Compliance Hearing Officer, you shall be deemed to have waived your right to contest the citation and a final order may be entered against you for an amount up to the maximum fine of \$ 500.00 per day per violation that the violation(s) continues plus an administrative fee of \$125.00. Each day of continued violation after the time period for correction shall be deemed continuing violation subject to additional penalty in the same amount without need for issuance of additional civil violation notices.

I ACKNOWLEDGE RECEIPT OF THIS CIVIL VIOLATION NOTICE. I UNDERSTAND THAT ACCEPTANCE OF THIS CITATION IS NOT AN ADMISSION OF GUILT. Any person who willfully refuses to sign and accept this citation shall be guilty of a misdemeanor of the second degree, punishable as provided in statute 775.082 or statute 775.083.

_____ Signature of Violator	_____ Date	
Unable to hand deliver. Citation will be mailed, certified.		
	May 13, 2026	
_____ Signature of Code Compliance Officer	_____ Date	_____ Time

CODE COMPLIANCE

Citation Number	Parcel ID	Owner Name	Total Amount Due	Amount Paid
2026-0013 Case Number CERENT20260000141	00423110-000000	ALL IN INVESTMENT GROUP LLC	1000.00	

DESCRIPTION OF VIOLATION(S)

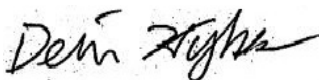
Section 30-1295(a) of the Village Code entitled "Annual registration of vacation rental uses" which provides that every owner operating a vacation rental use within the Village shall register the use with the Village during the initial annual registration period which shall be determined by the Director of Planning and Development Services. At the time of initial registration, each owner shall demonstrate to the satisfaction of the Planning and Development Services Director that all necessary state tax, Monroe County tourist development taxes, state licenses and Monroe County occupational licenses have been paid for the year. No vacation rental use may continue unless it has been registered according to this section.

Section 30-1296(a) of the Village Code entitled "Vacation rental license regulations" which provides that every owner operating a vacation rental use within the Village must initially obtain an active Village vacation rental license for each vacation rental unit subsequent to approved registration and maintain the license during all terms of rental.

To make a payment please send check or money order payable to Islamorada, Village of Islands:

Islamorada, Village of Islands
Attn: Finance Department
86800 Overseas Highway
Islamorada, FL 33036

If you have any questions you may call me at (305) 664-6434.



Devin Hughes
Code Enforcement Officer
86800 Overseas Highway
Islamorada, FL 33036
Telephone: (305) 664-6434
E-mail: devin.hughes@islamorada.fl.us

Certified Mail # 9589 0710 5270 1220 6344 30

**** Please sign and return this notice with your payment****

I ACKNOWLEDGE RECEIPT OF THIS CIVIL VIOLATION NOTICE. I UNDERSTAND THAT ACCEPTANCE OF THIS CITATION IS NOT AN ADMISSION OF GUILT.

Any person who willfully refuses to sign and accept this citation shall be guilty of a misdemeanor of the second degree, punishable as provided in statute 775.082 or statute 775.083.

Signature of Violator

Date

Request to book

1. Choose when to pay

Pay \$4,983.36 now

Pay part now, part later
\$2,527.97 now, \$2,455.39 charged on May 24. No extra fees. [More info](#)

Pay monthly with Klarna
From \$462 per month for 12 months. Interest may apply. [More info](#)

Next

2. Add a payment method

3. Review your request



Islamorada Waterfront House on Canal w Boat dock

★ 4.93 (27) Guest favorite

Free cancellation
Cancel within 24 hours for a full refund. [Full policy](#)

Dates Jun 8 – 15, 2026 [Change](#)

Guests 1 adult [Change](#)

Price details
7 nights x \$642.75 \$4,499.26
Taxes \$484.10

Total USD \$4,983.36
[Price breakdown](#)

Rare find! This place is usually booked

Monroe County, FL

** PROPERTY RECORD CARD **

Disclaimer

The Monroe County Property Appraiser's office maintains data on property within the County solely for the purpose of fulfilling its responsibility to secure a just valuation for ad valorem tax purposes of all property within the County. The Monroe County Property Appraiser's office cannot guarantee its accuracy for any other purpose. Likewise, data provided regarding one tax year may not be applicable in prior or subsequent years. By requesting such data, you hereby understand and agree that the data is intended for ad valorem tax purposes only and should not be relied on for any other purpose.

By continuing into this site you assert that you have read and agree to the above statement.

Summary

Parcel ID 00423110-000000
 Account# 1521124
 Property ID 1521124
 Millage Group 50VI
 Location 135 TEQUESTA St, PLANTATION KEY
 Address
 Legal BK 3 LT 13 INDIAN WATERWAYS PB4-29 PLANTATION KEY OR136-396/97
 Description OR824-42D/C OR1329-1263L/E OR1336-1346D/C OR1369-317D/C OR1369-318 OR2528-1995/2017F/J OR2538-2047 OR3205-1615
 (Note: Not to be used on legal documents.)
 Neighborhood 1642
 Property Class SINGLE FAMILY RESID (0100)
 Subdivision INDIAN WATERWAYS
 Sec/Twp/Rng 05/63/38
 Affordable No
 Housing



Owner

[ALL IN INVESTMENT GROUP LLC](#)
 12920 SW 6th St
 Miami FL 33184

Valuation

	2025 Certified Values	2024 Certified Values	2023 Certified Values	2022 Certified Values
+ Market Improvement Value	\$270,554	\$207,298	\$195,957	\$190,270
+ Market Misc Value	\$50,633	\$50,268	\$51,312	\$29,785
+ Market Land Value	\$805,200	\$802,434	\$759,000	\$594,000
= Just Market Value	\$1,126,387	\$1,060,000	\$1,006,269	\$814,055
= Total Assessed Value	\$1,126,387	\$1,060,000	\$1,006,269	\$372,174
- School Exempt Value	\$0	\$0	\$0	(\$25,000)
= School Taxable Value	\$1,126,387	\$1,060,000	\$1,006,269	\$347,174

Historical Assessments

Year	Land Value	Building Value	Yard Item Value	Just (Market) Value	Assessed Value	Exempt Value	Taxable Value	Maximum Portability
2024	\$802,434	\$207,298	\$50,268	\$1,060,000	\$1,060,000	\$0	\$1,060,000	\$0
2023	\$759,000	\$195,957	\$51,312	\$1,006,269	\$1,006,269	\$0	\$1,006,269	\$0
2022	\$594,000	\$190,270	\$29,785	\$814,055	\$372,174	\$25,000	\$347,174	\$441,881
2021	\$339,900	\$169,955	\$29,785	\$539,640	\$361,334	\$25,000	\$336,334	\$178,306
2020	\$316,800	\$169,955	\$29,785	\$516,540	\$356,346	\$25,000	\$331,346	\$160,194
2019	\$316,800	\$172,454	\$29,785	\$519,039	\$348,335	\$25,000	\$323,335	\$170,704
2018	\$316,800	\$159,958	\$28,042	\$504,800	\$341,841	\$25,000	\$316,841	\$162,959

The Maximum Portability is an estimate only and should not be relied upon as the actual portability amount. Contact our office to verify the actual portability amount.

Land

Land Use	Number of Units	Unit Type	Frontage	Depth
RESIDENTIAL CANAL (010C)	6,600.00	Square Foot	60	110



POSTING

Islamorada, Village of Islands
86800 Overseas Highway
Islamorada, FL 33036
Phone: (305) 664-6400 Fax: (305) 664-6469

NOTICE

**CODE
COMPLIANCE**

CERENT20260000141
CASE NUMBER

Friday, May 15, 2026
DATE OF POSTING

THE PROPERTY IS IN VIOLATION OF THE CODE OF ISLAMORADA, VILLAGE OF ISLANDS. ATTEMPTS TO SERVE THE ATTACHED NOTICE BY CERTIFIED MAIL AND/OR HAND DELIVERY WERE MADE PRIOR TO OR CONCURRENTLY WITH THE POSTING OF THIS NOTICE. ACCORDINGLY (check one):

THE DEADLINE FOR COMPLIANCE WITH THE ATTACHED WARNING OR CIVIL VIOLATION NOTICE IS:

May 27, 2026

✦ THIS CASE IS NOW SET FOR HEARING BEFORE THE CODE COMPLIANCE HEARING OFFICER, IN ACCORDANCE WITH THE ATTACHED NOTICE, ON:

June 16, 2026 at 10:00 AM

YOU MAY CALL THE CODE COMPLIANCE DEPARTMENT AT (305) 664-6434



Islamorada, Village of Islands
 86800 Overseas Highway
 Islamorada, FL 33036
 Phone: (305) 664-6400 Fax: (305) 664-6469

CODE COMPLIANCE

ISLAMORADA, VILLAGE OF ISLANDS
 Petitioner,
 v.
 ALL IN INVESTMENT GROUP LLC
 Respondent.

CASE NO.: CERENT20260000141

NOTICE OF HEARING

To: ALL IN INVESTMENT GROUP LLC

Re: Violations of the Village Code at

Property Location:	135 TEQUESTA ST, ISLAMORADA, FLORIDA 33036
Subdivision:	INDIAN WATERWAYS PB4-29
Legal Description:	BK 3 LT 13 INDIAN WATERWAYS PB4-29 PLANTATION KEY OR136-396/97 OR824-42D/C OR1329-1263L/E OR1336-1346D/C OR1369-317D/C OR1369-318 OR2528-1995/2017F/J OR2538-2047 OR3205-1615

Date and Factual Description of Violation(s):

On Wednesday, May 13, 2026 I found a vacation rental ad allowing 7 night stays without a vacation rental license.

Section 30-1295(a) of the Village Code entitled "Annual registration of vacation rental uses" which provides that every owner operating a vacation rental use within the Village shall register the use with the Village during the initial annual registration period which shall be determined by the Director of Planning and Development Services. At the time of initial registration, each owner shall demonstrate to the satisfaction of the Planning and Development Services Director that all necessary state tax, Monroe County tourist development taxes, state licenses and Monroe County occupational licenses have been paid for the year. No vacation rental use may continue unless it has been registered according to this section.

Section 30-1296(a) of the Village Code entitled "Vacation rental license regulations" which provides that every owner operating a vacation rental use within the Village must initially obtain an active Village vacation rental license for each vacation rental unit subsequent to approved registration and maintain the license during all terms of rental.

You are hereby ordered to appear before the Village Code Compliance Hearing Officer ("Hearing Officer") for a public hearing to address the above violation(s) of the Village Code. This public hearing will be held **Tuesday, June 16th, 2026 at 10:00 AM at Islamorada, Village of Islands Village Hall, 86800 Overseas Highway, 2nd Floor Conference Room, Islamorada, Florida 33036**

In the event the Hearing Officer finds you in violation, the Hearing Officer may levy fines of up to \$250.00 per day for a first violation, up to \$500.00 per day for a repeat violation, or up to \$500.00 per violation for a Citation, against you and your Property for every day that any violation continues beyond the compliance date set in the Notice of Violation or Citation issued by the Code Compliance Officer. If the Hearing Officer finds that the violation is irreparable or irreversible in nature, the Hearing Officer may impose a fine of up to \$5,000.00. If the violation is corrected and then reoccurs, or if the violation is not corrected by the time specified for correction by the Code Compliance Officer, the case may be presented to the Hearing Officer even if the violation has been corrected prior to the hearing. You may also be liable for the costs of repairs and the reasonable administrative hearing costs in an amount no less than \$125.00, if found in violation of the Village Code. A certified copy of an order imposing a fine may be recorded in the public records and thereafter shall constitute a lien against the Property and upon any other non-exempt real or personal property you own. The lien may result in a foreclosure of your property and a money judgment against you.

It is your responsibility to request a re-inspection of the Property and Village records, as applicable, to determine whether you complied with this notice of violation, by calling the Code Compliance Officer at (305) 664-6434.

Should you desire, you have the right to obtain an attorney, at your own expense, to represent you at this hearing. You will also have the opportunity to present witnesses as well as question the witnesses against you before the Hearing Officer makes a determination. All exhibits, documents, photos etc. that you would like to submit for review must be received by **5pm EST on the Thursday prior to the hearing date.** Documents submitted after that deadline, or items brought to the hearing will not be admitted as evidence. You can submit your exhibits via email to code@islamorada.fl.us or hand deliver them to the second floor of Village Hall at 86800 Overseas Highway Islamorada FL. Failure to attend the hearing or a finding of a violation may result in a civil penalty and administrative hearing costs assessed against you.

Requests for continuances will not be considered if not received by the Hearing Officer at least ten (10) calendar days before the date set for the hearing.

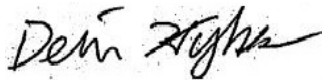
Pursuant to Section 286.0105, Florida Statutes, if a person decides to appeal any decision made by the Hearing Officer, with respect to any matter considered at such hearing or meeting, he or she will need a record of the proceedings, and that, for such purpose, he or she may need to ensure that a verbatim record of the proceedings is made; which record includes the testimony and evidence upon which the appeal is to be based.

This meeting is open to the public. In accordance with the Americans with Disabilities Act of 1990, all persons who are disabled and who need special accommodations to participate in this meeting because of that disability should contact the ADA Coordinator at ADA@islamorada.fl.us or by phone at (305) 664-6448 at least five (5) days prior to the hearing.

PLEASE GOVERN YOURSELF ACCORDINGLY.

Certificate of Service

I, Devin Hughes, do hereby certify that a true and correct copy of the foregoing has been furnished via to: ALL IN INVESTMENT GROUP LLC, 12920 SW 6TH ST MIAMI, FL 33184 (return receipt number: 9589 0710 5270 1220 6344 78), on May 15, 2026.



Devin Hughes
Code Enforcement Officer
86800 Overseas Highway
Islamorada, FL 33036
Telephone: (305) 664-6434
E-mail: devin.hughes@islamorada.fl.us



Islamorada, Village of Islands
86800 Overseas Highway
Islamorada, FL 33036
Phone: (305) 664-6400 Fax: (305) 664-6469

CODE COMPLIANCE

ISLAMORADA, VILLAGE OF ISLANDS
Petitioner,

CASE NO. CERENT20260000141

v.

ALL IN INVESTMENT GROUP LLC
Respondent.

AFFIDAVIT OF POSTING

I, Devin Hughes, Code Compliance Officer for Islamorada, Village of Islands, Florida who, after being duly sworn, hereby deposes and says:

1. I am a Code Compliance Officer employed by Islamorada, Village of Islands, Florida.
2. On Friday, May 15, 2026, I mailed a copy of the attached Notice of Hearing ("Notice") via certified mail, return receipt requested () to ALL IN INVESTMENT GROUP LLC 12920 SW 6TH ST MIAMI, FL 33184. A copy of the Notice is attached as Exhibit A.
3. On Friday, May 15, 2026, I posted a copy of the attached Notice and a Posting Notice on the following described property located at 135 TEQUESTA ST, Plantation Key, Florida and a copy of said Notice and a Posting Notice (copy attached) at Village Hall located at 86800 Overseas Highway, Islamorada, Florida 33036. Notices and photographic evidence of the property posting are attached as Exhibit B.

FURTHER AFFIANT SAYETH NOT.

DATED THIS 15 day of May 2026

Devn Hughes
Code Compliance Officer

STATE OF FLORIDA

)SS

COUNTY OF MONROE

The foregoing instrument was acknowledged before me this 15 day of May 2026, by Devn Hughes who is personally known to me.



KARL P. VASQUEZ
Commission # HH 310403
Expires September 11, 2026

[Signature]
NOTARY PUBLIC, State of Florida

Commission No.: HH 310403
Commission Expires: September 11, 2026

Devin Hughes

From: laserhrm@yahoo.com
Sent: Wednesday, May 13, 2026 11:51 AM
To: Devin Hughes
Subject: Re: Corrected ad

Categories: CityView Code Enforcement Attachment

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

I dont have the money to pay the fine so i guess set it for hearing. I will no be in florida in the summer

[Yahoo Mail: Search, Organize, Conquer](#)

On Wed, May 13, 2026 at 10:39 AM, Devin Hughes <devin.hughes@islamorada.fl.us> wrote:

I am in charge of the 135 Tequesta case. He is in charge of the 160 Bessie case. They are two separate cases.

Get [Outlook for iOS](#)

From: laserhrm@yahoo.com <laserhrm@yahoo.com>
Sent: Wednesday, May 13, 2026 10:36:09 AM
To: Devin Hughes <devin.hughes@islamorada.fl.us>
Subject: Re: Corrected ad

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Ok. Christian told me to tell you the ad was corrected. I think he thinks you are in charge of this case 🙏

[Yahoo Mail: Search, Organize, Conquer](#)

On Wed, May 13, 2026 at 10:07 AM, Devin Hughes <devin.hughes@islamorada.fl.us> wrote:

Good morning Lisa,

Due to this being a repeat violation, I will not be able to close the case on 135 Tequesta until I've received confirmation of the citation being paid as well as the ad being corrected. In regards to closing 160 Bessie, I am not the officer in charge of the 160 Bessie case and cannot speak on the specifics.

In response to your question about the relevant statutes, the exact wording is attached with the citation paperwork but in short yes, the statute is specifically regarding the advertisement of vacation rentals, occupancy is not the factor.

Thank you,

Devin Hughes

Get [Outlook for iOS](#)

From: laserhrm@yahoo.com <laserhrm@yahoo.com>

Sent: Wednesday, May 13, 2026 9:57:15 AM

To: Devin Hughes <devin.hughes@islamorada.fl.us>

Subject: Corrected ad

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Hi Devin

Christian told me to email you on 135 tequesta and 160 bessie.

I have spoken to my management company in both advertisements have been corrected. Please remove cases.

I ses there is an actual fine again at tequesta. I keep getting fines every time the managment company puts the ad wrong. Does the statute allow for fines just for the ad ? I can prove there have been no actual people staying at the house .

Thx Lisa

I was explaining to christian that the take westa street property is under construction, so there haven't been any rentals there

[Yahoo Mail: Search, Organize, Conquer](#)

Devin Hughes

From: laserhrm@yahoo.com
Sent: Monday, May 18, 2026 8:19 AM
To: Devin Hughes
Subject: Re: 135 Tequesta St Notice of Hearing set for 16 June 2026

Categories: CityView Code Enforcement Attachment

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Devin what is the deadline for paying the fine? Also I will not be in florida until after the summer ? Please dont post at my house .Last time it peeled the paint off the wall. you can put it in the mailbox if you like

On Monday, May 18, 2026 at 06:54:56 AM CDT, Devin Hughes <devin.hughes@islamorada.fl.us> wrote:

Good morning,

I'm sending this to make you aware that you have been assigned to the next Code Compliance Hearing. This public hearing will be held **Tuesday, June 16th, 2026 at 10:00 AM at Islamorada, Village of Islands Village Hall, 86800 Overseas Highway, 2nd Floor Conference Room, Islamorada, Florida 33036.**

Copies of the notice have been sent via regular and certified mail, as well as being posted on the property itself and in the Village hall.

If you have any questions please feel free to reach out,

Devin M. Hughes
Code Compliance Officer
Islamorada Village of Islands
C(305)304-9152
O(305)664-6434



How are we doing? Click [here](#) to complete our Customer Survey

Please Note: Florida Public Records Law provides that most written communications to or from municipal employees regarding Village business are public records, available to the public and media upon request. Therefore, this email may be subject to public disclosure.

****How are we doing? Click [here](#) to complete our Customer Survey****

Please Note: Florida Public Records Law provides that most written communications to or from municipal employees regarding Village business are public records, available to the public and media upon request. Therefore, this email may be subject to public disclosure.

U.S. Postal Service™ *DM Code*
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Certified Mail Fee

\$

Extra Services & Fees (check box, add fee as appropriate)

- | | |
|--|----------|
| <input type="checkbox"/> Return Receipt (hardcopy) | \$ _____ |
| <input type="checkbox"/> Return Receipt (electronic) | \$ _____ |
| <input type="checkbox"/> Certified Mail Restricted Delivery | \$ _____ |
| <input type="checkbox"/> Adult Signature Required | \$ _____ |
| <input type="checkbox"/> Adult Signature Restricted Delivery | \$ _____ |

Postage

\$

Total Postage and Fees

\$

Se

ALL IN INVESTMENT GROUP LLC

St

12920 SW 6th St

Ci

Miami FL 33184 Page 21 of 112



9589 0710 5270 1220 6344 30

DH Code

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

ALL IN INVESTMENT GROUP LLC
 12920 SW 6th St
 Miami FL 33184



9590 9402 8990 4064 7485 31

2. Article Number (Transfer from service label)

9589 0710 5270 1220 6344 30

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *Luis E. Gomez* Agent
 Addressee

B. Received by (Printed Name)

Leise E. Gomez

C. Date of Delivery

05/18

D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: No

3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Collect on Delivery Restricted Delivery
- Insured Mail
- Insured Mail Restricted Delivery (over \$500)
- Priority Mail Express®
- Registered Mail™
- Registered Mail Restricted Delivery
- Signature Confirmation™
- Signature Confirmation Restricted Delivery

USPS TRACKING #



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

9590 9402 8990 4064 7485 31

**United States
Postal Service**

• Sender: Please print your name, address, and ZIP+4® in this box •

Islamorada Village of Islands
Code Enforcement
86800 Overseas Hwy
Islamorada, Fl 33036



U.S. Postal Service™ *DH Code*
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Certified Mail Fee

\$ _____

Extra Services & Fees *(check box, add fee as appropriate)*

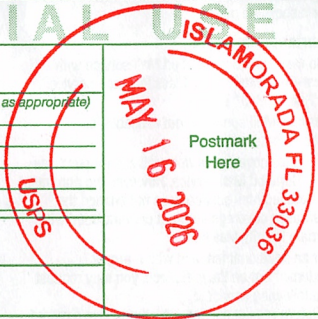
- Return Receipt (hardcopy) \$ _____
- Return Receipt (electronic) \$ _____
- Certified Mail Restricted Delivery \$ _____
- Adult Signature Required \$ _____
- Adult Signature Restricted Delivery \$ _____

Postage

\$ _____

Total Postage and Fees

\$ _____



Postmark Here

ALL IN INVESTMENT GROUP LLC
12920 SW 6th St
Miami FL 33184

9589 0710 5270 1220 6344 78

DH Code

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

ALL IN INVESTMENT GROUP LLC
 12920 SW 6th St
 Miami FL 33184



9590 9402 8990 4064 7484 94

2. Article Number (Transfer from service label)

9589 0710 5270 1220 6344 78

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *Seun E. King*

- Agent
- Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1?

- Yes
- No

If YES, enter delivery address below:

3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Collect on Delivery Restricted Delivery
- Insured Mail
- Insured Mail Restricted Delivery (over \$500)

- Priority Mail Express®
- Registered Mail™
- Registered Mail Restricted Delivery
- Signature Confirmation™
- Signature Confirmation Restricted Delivery

Monroe County, FL

** PROPERTY RECORD CARD **

Disclaimer

The Monroe County Property Appraiser's office maintains data on property within the County solely for the purpose of fulfilling its responsibility to secure a just valuation for ad valorem tax purposes of all property within the County. The Monroe County Property Appraiser's office cannot guarantee its accuracy for any other purpose. Likewise, data provided regarding one tax year may not be applicable in prior or subsequent years. By requesting such data, you hereby understand and agree that the data is intended for ad valorem tax purposes only and should not be relied on for any other purpose.

By continuing into this site you assert that you have read and agree to the above statement.

Summary

Parcel ID 00423110-000000
 Account# 1521124
 Property ID 1521124
 Millage Group 50VI
 Location 135 TEQUESTA St, PLANTATION KEY
 Address
 Legal BK 3 LT 13 INDIAN WATERWAYS PB4-29 PLANTATION KEY OR136-396/97
 Description OR824-42D/C OR1329-1263L/E OR1336-1346D/C OR1369-317D/C OR1369-318 OR2528-1995/2017F/J OR2538-2047 OR3205-1615
 (Note: Not to be used on legal documents.)
 Neighborhood 1642
 Property Class SINGLE FAMILY RESID (0100)
 Subdivision INDIAN WATERWAYS
 Sec/Twp/Rng 05/63/38
 Affordable No
 Housing



Owner

[ALL IN INVESTMENT GROUP LLC](#)
 12920 SW 6th St
 Miami FL 33184

Valuation

	2025 Certified Values	2024 Certified Values	2023 Certified Values	2022 Certified Values
+ Market Improvement Value	\$270,554	\$207,298	\$195,957	\$190,270
+ Market Misc Value	\$50,633	\$50,268	\$51,312	\$29,785
+ Market Land Value	\$805,200	\$802,434	\$759,000	\$594,000
= Just Market Value	\$1,126,387	\$1,060,000	\$1,006,269	\$814,055
= Total Assessed Value	\$1,126,387	\$1,060,000	\$1,006,269	\$372,174
- School Exempt Value	\$0	\$0	\$0	(\$25,000)
= School Taxable Value	\$1,126,387	\$1,060,000	\$1,006,269	\$347,174

Historical Assessments

Year	Land Value	Building Value	Yard Item Value	Just (Market) Value	Assessed Value	Exempt Value	Taxable Value	Maximum Portability
2024	\$802,434	\$207,298	\$50,268	\$1,060,000	\$1,060,000	\$0	\$1,060,000	\$0
2023	\$759,000	\$195,957	\$51,312	\$1,006,269	\$1,006,269	\$0	\$1,006,269	\$0
2022	\$594,000	\$190,270	\$29,785	\$814,055	\$372,174	\$25,000	\$347,174	\$441,881
2021	\$339,900	\$169,955	\$29,785	\$539,640	\$361,334	\$25,000	\$336,334	\$178,306
2020	\$316,800	\$169,955	\$29,785	\$516,540	\$356,346	\$25,000	\$331,346	\$160,194
2019	\$316,800	\$172,454	\$29,785	\$519,039	\$348,335	\$25,000	\$323,335	\$170,704
2018	\$316,800	\$159,958	\$28,042	\$504,800	\$341,841	\$25,000	\$316,841	\$162,959

The Maximum Portability is an estimate only and should not be relied upon as the actual portability amount. Contact our office to verify the actual portability amount.

Land

Land Use	Number of Units	Unit Type	Frontage	Depth
RESIDENTIAL CANAL (010C)	6,600.00	Square Foot	60	110



CODE COMPLIANCE HEARING

Hearing Date: June 16, 2026

Case Number: CETREE20260000003

Village of Islamorada v. Laurel Rafford

Property Information:

Property Owner: Laurel Rafford of 144 N Coconut Palm Blvd

150 N Coconut Blvd

Tavernier FL 33036

Parcel ID: 00429600-000000

Case Background:

CONTINUANCE FROM HEARING ON APRIL 21, 2026.

Violation:

30-823(d) All pruning shall adhere to practices and principles set by the National Arborists Association as contained in the Landscape Manual prepared by the Planning and Development Services Department pursuant to Section 30-826.

Corrective Measures: As outlined by Assistant Planning Director Daniel Parobok," Remove the remaining portions of both trees, the stumps may be left. For mitigation, plant a total of 28 native canopy trees. In addition, pay an ATF specimen tree fine in the amount of \$11,137.50, which is separate from the required mitigation.

On January 5, 2026, during a patrol, I saw two mature Buttonwood trees that had been severely trimmed.

On January 5, 2026, a Courtesy Letter to property owner Laurel Rafford was sent via regular mail with a 30-day compliance date.

On February 6, 2026, a Notice of Violation was sent to property owner Laurel Rafford via regular and certified mail with a 14-day compliance date.

On February 18, 2026, a Notice of Warning was sent to property owner Laurel Rafford via regular and certified mail with a 14-day compliance date.

On February 20, 2026, Tayne LoDolce hand delivered information regarding the case. All documents were uploaded to the case file.

On March 9, 2026, homeowner Laurel Rafford met with Daniel Parobok and has requested to be assigned to hearing.

On March 11, 2026, a Notice of Hearing was generated and was sent via regular and certified mail. Copies were also posted on the property and at the Village Hall on the 2nd floor the same day. The affidavit of posting was also completed the same day.

On April 8, 2026, a second Notice of Hearing was generated due to a clerical error that was noticed in the first notice of hearing. The second notice was sent via regular and certified mail with accurate copies. Copies were also posted on the property and at the Village Hall, 2nd floor on the same day. The second affidavit of posting was also completed the same day.

On April 21, 2026, a Hearing was held with a Special Magistrate. The conclusion was the Magistrate requested to review additional documents from the Respondent before making a ruling. The respondent was given and agreed to a deadline of Friday, April 24, 2026, to submit the additional documents.

On April 25, 2026, the spouse of the respondent delivered a 26 page document.

On April 27, 2026, the 26 page document was uploaded to the case on CityView. Copies were sent the same day via email to the Village Attorney and Special Magistrate.

On May 12, 2026, Code received confirmation that the Special Magistrate was requesting an additional hearing to ask supplemental questions and make a ruling. The case was assigned to the June hearing that same day. A Notice of Hearing was generated and copies were sent via regular and certified mail. A copy was also posted at the Village Hall, 2nd floor. The property was not posted due to the respondent being in direct contact with Village representation. The affidavit of posting was completed the same day.

Exhibits:

1. June Case File

Monroe County, FL

** PROPERTY RECORD CARD **

Disclaimer

The Monroe County Property Appraiser's office maintains data on property within the County solely for the purpose of fulfilling its responsibility to secure a just valuation for ad valorem tax purposes of all property within the County. The Monroe County Property Appraiser's office cannot guarantee its accuracy for any other purpose. Likewise, data provided regarding one tax year may not be applicable in prior or subsequent years. By requesting such data, you hereby understand and agree that the data is intended for ad valorem tax purposes only and should not be relied on for any other purpose.

By continuing into this site you assert that you have read and agree to the above statement.

Summary

Parcel ID 00429600-000000
 Account# 1527602
 Property ID 1527602
 Millage Group 50VI
 Location 150 N COCONUT PALM Blvd, PLANTATION KEY
 Address
 Legal BK 13 LTS 12 AND 13 PLANTATION KEY COLONY PB3-182
 Description PLANTATION KEY OR273-604 OR928-414 OR963-899D/C OR963-901AFF OR1012-2189 OR1018-906AFF OR1020-2391AFF OR1186-1924 OR1186-1927 OR1186-1928 OR1186-1925 OR1186-1926
 (Note: Not to be used on legal documents.)
 Neighborhood 1641
 Property Class SINGLE FAMILY RESID (0100)
 Subdivision PLANTATION KEY COLONY
 Sec/Twp/Rng 05/63/38
 Affordable No
 Housing



Owner

RAFFORD LAUREL K
 144 N Coconut Palm Blvd
 Tavernier FL 33070

Valuation

	2025 Certified Values	2024 Certified Values	2023 Certified Values	2022 Certified Values
+ Market Improvement Value	\$307,614	\$269,491	\$253,414	\$257,783
+ Market Misc Value	\$44,195	\$29,347	\$29,347	\$29,347
+ Market Land Value	\$1,496,025	\$1,549,980	\$1,275,300	\$1,000,620
= Just Market Value	\$1,847,834	\$1,848,818	\$1,558,061	\$1,287,750
= Total Assessed Value	\$365,106	\$354,817	\$344,483	\$334,450
- School Exempt Value	(\$25,000)	(\$25,000)	(\$25,000)	(\$25,000)
= School Taxable Value	\$340,106	\$329,817	\$319,483	\$309,450

Historical Assessments

Year	Land Value	Building Value	Yard Item Value	Just (Market) Value	Assessed Value	Exempt Value	Taxable Value	Maximum Portability
2024	\$1,549,980	\$269,491	\$29,347	\$1,848,818	\$354,817	\$25,000	\$329,817	\$500,000
2023	\$1,275,300	\$253,414	\$29,347	\$1,558,061	\$344,483	\$25,000	\$319,483	\$500,000
2022	\$1,000,620	\$257,783	\$29,347	\$1,287,750	\$334,450	\$25,000	\$309,450	\$500,000
2021	\$568,980	\$225,542	\$29,022	\$823,544	\$324,709	\$25,000	\$299,709	\$498,835
2020	\$568,980	\$229,301	\$29,022	\$827,303	\$320,226	\$25,000	\$295,226	\$500,000
2019	\$505,215	\$229,301	\$29,022	\$763,538	\$313,027	\$25,000	\$288,027	\$450,511
2018	\$513,635	\$229,301	\$23,237	\$766,173	\$307,191	\$25,000	\$282,191	\$458,982

The Maximum Portability is an estimate only and should not be relied upon as the actual portability amount. Contact our office to verify the actual portability amount.

Land

Land Use	Number of Units	Unit Type	Frontage	Depth
RESIDENTIAL CANAL (010C)	16,350.00	Square Foot	0	0



1:32 PM



Devin Hughes

Mon, Jan 05, 2026 EST

150 N Coconut Palm Blvd, Tavernier,
FL 33070-2226

Photo by

Timemark

Page 31 of 112



Islamorada, Village of Islands
86800 Overseas Highway
Islamorada, FL 33036
Phone: (305) 664-6400 Fax: (305) 664-6469

CODE COMPLIANCE

COURTESY LETTER

To: RAFFORD LAUREL K

Date: January 05, 2026

Location: 150 N COCONUT PALM BLVD

An inspection by the Village Code Compliance Officer on January 05, 2026, ascertains that violation(s) of the Village Code exists at the above location pertaining to the following:

Section 30-823(d) of the Village Code entitled "Removal or pruning of vegetation" which provides that all pruning shall adhere to practices and principles set by the National Arborists Association as contained in the Landscape Manual prepared by the Planning and Development Services Department pursuant to Section 30-826.

Corrective Measures Needed to Be in Compliance with Villages Code: You are required to apply for and obtain an after-the-fact permit for tree removal or trimming, pay all associated fines and fees, schedule and complete all necessary inspections, and ensure the permit is properly closed out. Please contact Daniel Parobok, Senior Environmental Planner (Biologist) at daniel.parobok@islamorada.fl.us for assistance or questions about tree/vegetation mitigation requirements. **within 10 calendar days of the date of this letter.**

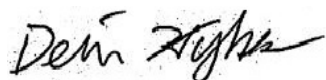
NOTICE: Failure to comply with this request may initiate additional Code Compliance action.

Please disregard this letter if you have corrected the violation(s). Your cooperation in this matter is greatly appreciated.

Sincerely,

Certificate of Service

I, Devin Hughes, do hereby certify that a true and correct copy of the foregoing has been furnished via to: RAFFORD LAUREL K, 144 N COCONUT PALM BLVD, TAVERNIER, FL 33070, (return receipt number: via regular mail), on January 05, 2026



Devin Hughes
Code Enforcement Officer
86800 Overseas Highway
Islamorada, FL 33036
Telephone: (305) 664-6434
E-mail: devin.hughes@islamorada.fl.us



Islamorada, Village of Islands
 86800 Overseas Highway
 Islamorada, FL 33036
 Phone: (305) 664-6400 Fax: (305) 664-6469

CODE COMPLIANCE

ISLAMORADA, VILLAGE OF ISLANDS
 Petitioner,

CASE NO. CETREE20260000003

v.

RAFFORD LAUREL K
 Respondent

NOTICE OF VIOLATION

Date: February 06, 2026

To: RAFFORD LAUREL K

Re: Violations of the Village Code at

Property Location:	150 N COCONUT PALM BLVD
Subdivision:	PLANTATION KEY COLONY PB3-182
Legal Description:	BK 13 LTS 12 AND 13 PLANTATION KEY COLONY PB3-182 PLANTATION KEY OR273-604 OR928-414 OR963-899D/C OR963-901AFF OR1012-2189 OR1018-906AFF OR1020-2391AFF OR1186-1924 OR1186-1927 OR1186-1928 OR1186-1925 OR1186-1926

A review of the Monroe County tax roll indicates that you are the owner(s) of the above-referenced property (the "Property"). Pursuant to Article III, Chapter 2 of the Village Code, the purpose of this notice is to advise you that you are in violation of the Village Code(s).

An investigation on January 05, 2026 found the following violations(s):
30-823(d) of the Village Code entitled "Removal or pruning of vegetation" which provides that all pruning shall adhere to practices and principles set by the National Arborists Association as contained in the Landscape Manual prepared by the Planning

and Development Services Department pursuant to Section 30-826.

Corrective Measures Needed To Be In Compliance with Villages Code: You are required to apply for and obtain an after-the-fact permit for tree removal or trimming, pay all associated fines and fees, schedule and complete all necessary inspections, and ensure the permit is properly closed out. Please contact Daniel Parobok, Senior Environmental Planner (Biologist) at daniel.parobok@islamorada.fl.us for assistance or questions about tree/vegetation mitigation requirements.

In order to avoid fines and/or a hearing these violations must be resolved by **February 12, 2026**

Failure to complete the corrective action listed above by the deadline for compliance may result in this matter being referred to the Village's Code Compliance Hearing Officer ("Hearing Officer") for a hearing. If a hearing has not already been scheduled for you, you may request such a hearing by filing a written request with the Village. If the violation is corrected and then recurs, or if the violation is not corrected by the time specified, the case may be presented to the Hearing Officer even if the violation has been corrected prior to the hearing. If the Hearing Officer determines the Property is in violation of the Village Code, a monetary fine of up to \$250.00 per day for a first violation and \$500.00 per day for a repeat violation may be assessed against you and the Property. If the Hearing Officer finds that the violation is irreparable or irreversible in nature, the Hearing Officer may impose a fine of up to \$5,000.00. You may also be liable for the cost of repairs. A certified copy of an order imposing a fine may be recorded in the public records and therefore shall constitute a lien against the Property and upon any other real or personal property owned by you. No hearing shall be necessary for the imposition of the lien. You may also be liable for the reasonable administrative hearing costs of \$125.00 if found in violation of the Village Code.


It is your responsibility to schedule a re-inspection of your property if you comply with this notice of violation. Please contact the Code Compliance Officer whose name appears below to request an inspection.

If you have any questions concerning this matter, please call the Village at (305) 664-6434.

PLEASE GOVERN YOURSELF ACCORDINGLY.

Certificate of Service

I, Devin Hughes, do hereby certify that a true and correct copy of the foregoing has been furnished via to: RAFFORD LAUREL K, 144 N COCONUT PALM BLVD TAVERNIER, FL 33070 (return receipt number: 9589 0710 5270 1327 3743 21), on February 06, 2026.



Devin Hughes
Code Enforcement Officer
86800 Overseas Highway
Islamorada, FL 33036
Telephone: (305) 664-6434
E-mail: devin.hughes@islamorada.fl.us



Islamorada, Village of Islands
86800 Overseas Highway
Islamorada, FL 33036
Phone: (305) 664-6400 Fax: (305) 664-6469

CODE COMPLIANCE

ISLAMORADA, VILLAGE OF ISLANDS
Petitioner,

CASE NO. CETREE20260000003

v.

RAFFORD LAUREL K

Respondent

NOTICE OF WARNING

Date: February 18, 2026

To: RAFFORD LAUREL K

Re: Violations of the Village Code at

Property Location: 150 N COCONUT PALM BLVD

Subdivision: PLANTATION KEY COLONY PB3-182

Parcel ID: 00429600-000000

A review of the Monroe County tax roll indicates that you are the owner(s) of the above-referenced property (the "Property").

Pursuant to Article III, Chapter 2 of the Village Code, you are in violation of Village Ordinance(s). In order to avoid fines and/or a hearing these violations must be resolved by March 05, 2026.

An investigation on [CETREE20260000003], found the following violation(s):

Section 30-823(d) of the Village Code entitled "Removal or pruning of vegetation" which provides that all pruning shall adhere to practices and principles set by the National Arborists Association as contained in the Landscape Manual prepared by the Planning and Development Services Department pursuant to Section 30-826.

Corrective measures needed to be in compliance with Village Code: You are required to apply for and obtain an after-the-fact permit for tree removal or trimming, pay all associated fines and fees, schedule and complete all necessary inspections, and ensure the permit is properly closed out. Please contact Daniel Parobok, Senior Environmental Planner (Biologist) at daniel.parobok@islamorada.fl.us for assistance or questions about tree/vegetation mitigation requirements.

You are hereby directed to complete the required corrective action(s) no later than the compliance date shown above. Failure to correct the violation(s) shall result in further enforcement including but not limited to a Citation not to exceed \$500.00 dollars per violation and/or issuance of Notices of Violation. This matter may be referred to the Village's Code Compliance Hearing Officer ("Hearing Officer") for an administrative hearing.

If a repeat violation is found, the Code Inspector shall notify the violator but is not required to give the violator a reasonable time to correct the violation. The Code Inspector, upon notifying the violator of a repeat violation shall notify the Hearing Officer and request a hearing. The Hearing Officer shall provide notice as prescribed by this chapter and F.S. §162.12. The case may be presented to the Hearing Officer even if the repeat violation has been corrected, the Hearing Officer retains the right to schedule a hearing to determine the cost and impose a payment of reasonable enforcement fees upon repeat violator. The repeat violator may choose to waive his or her right to this hearing and pay the cost as determined by the Hearing Officer.

A fine imposed shall not exceed \$250.00 per day for the first violation and shall not exceed \$500.00 per day for a repeat violation, and in addition, may include all cost of repairs pursuant to this section. However, if the Hearing Officer finds the violation to be irreparable or irreversible in nature, they may impose a fine not to exceed \$5,000.00 per violation.

A certified copy of an order imposing a fine, or a fine plus repairs cost may be recorded in public records and thereafter shall constitute a lien against the land on which the violation exists and upon any other real or personal property owned by the violator. Upon petition to the circuit court, the order shall be enforceable in the same manner as a court judgment by the sheriffs of this state, including execution and levy against the perusal property of the violator, but the order shall not be deemed to be a court judgment except for enforcement purposes. A fine imposed pursuant to this part shall continue to accrue until violator comes into compliance or until judgment is rendered in suit to foreclose on a lien filed pursuant to this section, whichever occurs first. A lien

arising from a fine imposed pursuant to this section runs in favor of the Village, and the Village may execute a satisfaction or release of lien entered pursuant to this section. No hearing shall be necessary for the imposition of the lien. You may also be liable for the reasonable administrative hearing costs of \$125.00 if found in violation of the Village Code.

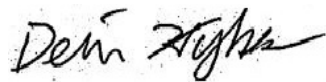
It is your responsibility to schedule a re-inspection of your property if you comply with this notice of violation.

If you have any questions concerning this matter, please call the Village at (305) 664-6434.

PLEASE GOVERN YOURSELF ACCORDINGLY.

Certificate of Service

I, Devin Hughes, do hereby certify that a true and correct copy of the foregoing has been furnished via to: RAFFORD LAUREL K, 144 N COCONUT PALM BLVD, TAVERNIER, FL 33070 , (return receipt number: 9589 0710 5270 1327 3743 38), on February 18, 2026



Devin Hughes
Code Enforcement Officer
86800 Overseas Highway
Islamorada, FL 33036
Telephone: (305) 664-6434
E-mail: devin.hughes@islamorada.fl.us



Islamorada, Village of Islands
 86800 Overseas Highway
 Islamorada, FL 33036
 Phone: (305) 664-6400 Fax: (305) 664-6469

CODE COMPLIANCE

ISLAMORADA, VILLAGE OF ISLANDS

CASE NO.: CETREE20260000003

Petitioner,

v.

RAFFORD LAUREL K

Respondent.

NOTICE OF HEARING

To: RAFFORD LAUREL K

Re: Violations of the Village Code at

Property Location:	150 N COCONUT PALM BLVD, ISLAMORADA, FLORIDA 33036
Subdivision:	PLANTATION KEY COLONY PB3-182
Legal Description:	BK 13 LTS 12 AND 13 PLANTATION KEY COLONY PB3-182 PLANTATION KEY OR273-604 OR928-414 OR963-899D/C OR963-901AFF OR1012-2189 OR1018-906AFF OR1020-2391AFF OR1186-1924 OR1186-1927 OR1186-1928 OR1186-1925 OR1186-1926

Date and Factual Description of Violation(s):

On Monday, January 5, 2026, during a patrol I saw two mature Buttonwood trees that had been severely trimmed.

Section 30-823(d) of the Village Code entitled "Removal or pruning of vegetation" which provides that all pruning shall adhere to practices and principles set by the National Arborists Association as contained in the Landscape Manual prepared by the Planning and Development Services Department pursuant to Section 30-826.

You are hereby ordered to appear before the Village Code Compliance Hearing Officer ("Hearing Officer") for a public hearing to address the above violation(s) of the Village Code. This public hearing will be held **Tuesday, April 21st, 2026 at 10:00 AM at Islamorada, Village of Islands Village Hall, 86800 Overseas Highway, 2nd Floor Conference Room, Islamorada, Florida 33036**

In the event the Hearing Officer finds you in violation, the Hearing Officer may levy fines of up to \$250.00 per day for a first violation, up to \$500.00 per day for a repeat violation, or up to \$500.00 per violation for a Citation, against you and your Property for every day that any violation continues beyond the compliance date set in the Notice of Violation or Citation issued by the Code Compliance Officer. If the Hearing Officer finds that the violation is irreparable or irreversible in nature, the Hearing Officer may impose a fine of up to \$5,000.00. If the violation is corrected and then reoccurs, or if the violation is not corrected by the time specified for correction by the Code Compliance Officer, the case may be presented to the Hearing Officer even if the violation has been corrected prior to the hearing. You may also be liable for the costs of repairs and the reasonable administrative hearing costs in an amount no less than \$125.00, if found in violation of the Village Code. A certified copy of an order imposing a fine may be recorded in the public records and thereafter shall constitute a lien against the Property and upon any other non-exempt real or personal property you own. The lien may result in a foreclosure of your property and a money judgment against you.

It is your responsibility to request a re-inspection of the Property and Village records, as applicable, to determine whether you complied with this notice of violation, by calling the Code Compliance Officer at (305) 664-6434.

Should you desire, you have the right to obtain an attorney, at your own expense, to represent you at this hearing. You will also have the opportunity to present witnesses as well as question the witnesses against you before the Hearing Officer makes a determination. If you wish to present exhibits at the hearing, please bring four (4) copies of each exhibit. Failure to attend the hearing or a finding of a violation may result in a civil penalty and administrative hearing costs assessed against you.

Requests for continuances will not be considered if not received by the Hearing Officer at least ten (10) calendar days before the date set for the hearing.

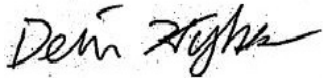
Pursuant to Section 286.0105, Florida Statutes, if a person decides to appeal any decision made by the Hearing Officer, with respect to any matter considered at such hearing or meeting, he or she will need a record of the proceedings, and that, for such purpose, he or she may need to ensure that a verbatim record of the proceedings is made; which record includes the testimony and evidence upon which the appeal is to be based.

This meeting is open to the public. In accordance with the Americans with Disabilities Act of 1990, all persons who are disabled and who need special accommodations to participate in this meeting because of that disability should contact the ADA Coordinator at ADA@islamorada.fl.us or by phone at (305) 664-6448 at least five (5) days prior to the hearing.

PLEASE GOVERN YOURSELF ACCORDINGLY.

Certificate of Service

I, Devin Hughes, do hereby certify that a true and correct copy of the foregoing has been furnished via to: RAFFORD LAUREL K, 144 N COCONUT PALM BLVD TAVERNIER, FL 33070 (return receipt number: 9589 0710 5270 1327 3745 29), on April 08, 2026.



Devin Hughes
Code Enforcement Officer
86800 Overseas Highway
Islamorada, FL 33036
Telephone: (305) 664-6434
E-mail: devin.hughes@islamorada.fl.us



POSTING

Islamorada, Village of Islands
86800 Overseas Highway
Islamorada, FL 33036
Phone: (305) 664-6400 Fax: (305) 664-6469

NOTICE

**CODE
COMPLIANCE**

CETREE20260000003
CASE NUMBER

Wednesday, April 08, 2026
DATE OF POSTING

THE PROPERTY IS IN VIOLATION OF THE CODE OF ISLAMORADA, VILLAGE OF ISLANDS. ATTEMPTS TO SERVE THE ATTACHED NOTICE BY CERTIFIED MAIL AND/OR HAND DELIVERY WERE MADE PRIOR TO OR CONCURRENTLY WITH THE POSTING OF THIS NOTICE. ACCORDINGLY (check one):

THE DEADLINE FOR COMPLIANCE WITH THE ATTACHED WARNING OR CIVIL VIOLATION NOTICE IS:

March 05, 2026

X THIS CASE IS NOW SET FOR HEARING BEFORE THE CODE COMPLIANCE HEARING OFFICER, IN ACCORDANCE WITH THE ATTACHED NOTICE, ON:

April 21, 2026 at 10:00 AM

YOU MAY CALL THE CODE COMPLIANCE DEPARTMENT AT (305) 664-6434



Islamorada, Village of Islands
86800 Overseas Highway
Islamorada, FL 33036
Phone: (305) 664-6400 Fax: (305) 664-6469

CODE COMPLIANCE

ISLAMORADA, VILLAGE OF ISLANDS
Petitioner,

CASE NO. CETREE20260000003

v.

RAFFORD LAUREL K
Respondent.

AFFIDAVIT OF POSTING

I, Devin Hughes, Code Compliance Officer for Islamorada, Village of Islands, Florida who, after being duly sworn, hereby deposes and says:

1. I am a Code Compliance Officer employed by Islamorada, Village of Islands, Florida.
2. On Wednesday, April 08, 2026, I mailed a copy of the attached Notice of Hearing ("Notice") via certified mail, return receipt requested (9589 0710 5270 1327 3745 29) to RAFFORD LAUREL K 144 N COCONUT PALM BLVD TAVERNIER, FL 33070. A copy of the Notice is attached as Exhibit A.
3. On Wednesday, April 08, 2026, I posted a copy of the attached Notice and a Posting Notice on the following described property located at 150 N COCONUT PALM BLVD, Plantation Key, Florida and a copy of said Notice and a Posting Notice (copy attached) at Village Hall located at 86800 Overseas Highway, Islamorada, Florida 33036. Notices and photographic evidence of the property posting are attached as Exhibit B.

FURTHER AFFIANT SAYETH NOT.

DATED THIS 8th day of April

Devin Husher
Code Compliance Officer

STATE OF FLORIDA

)SS

COUNTY OF MONROE

The foregoing instrument was acknowledged before me this 8th day of April 2024, by

Devin Husher who is personally known to me.



KARLA P. VASQUEZ
Commission # HH 310403
Expires September 11, 2026

Karla P. Vasquez
NOTARY PUBLIC, State of Florida

Commission No.: HH 310403
Commission Expires: Sept 11, 2026



POSTING

Islamorada, Village of Islands
86800 Overseas Highway
Islamorada, FL 33036
Phone: (305) 664-6400 Fax: (305) 664-6469

NOTICE

**CODE
COMPLIANCE**

CETREE20260000003
CASE NUMBER

Friday, May 15, 2026
DATE OF POSTING

THE PROPERTY IS IN VIOLATION OF THE CODE OF ISLAMORADA, VILLAGE OF ISLANDS. ATTEMPTS TO SERVE THE ATTACHED NOTICE BY CERTIFIED MAIL AND/OR HAND DELIVERY WERE MADE PRIOR TO OR CONCURRENTLY WITH THE POSTING OF THIS NOTICE. ACCORDINGLY (check one):

THE DEADLINE FOR COMPLIANCE WITH THE ATTACHED WARNING OR CIVIL VIOLATION NOTICE IS:

March 05, 2026

✳THIS CASE IS NOW SET FOR HEARING BEFORE THE CODE COMPLIANCE HEARING OFFICER, IN ACCORDANCE WITH THE ATTACHED NOTICE, ON:

June 16, 2026 at 10:00 AM

YOU MAY CALL THE CODE COMPLIANCE DEPARTMENT AT (305) 664-6434



Islamorada, Village of Islands
 86800 Overseas Highway
 Islamorada, FL 33036
 Phone: (305) 664-6400 Fax: (305) 664-6469

CODE COMPLIANCE

ISLAMORADA, VILLAGE OF ISLANDS

CASE NO.: CETREE20260000003

Petitioner,

v.

RAFFORD LAUREL K

Respondent.

NOTICE OF HEARING

To: RAFFORD LAUREL K

Re: Violations of the Village Code at

Property Location:	150 N COCONUT PALM BLVD, ISLAMORADA, FLORIDA 33036
Subdivision:	PLANTATION KEY COLONY PB3-182
Legal Description:	BK 13 LTS 12 AND 13 PLANTATION KEY COLONY PB3-182 PLANTATION KEY OR273-604 OR928-414 OR963-899D/C OR963-901AFF OR1012-2189 OR1018-906AFF OR1020-2391AFF OR1186-1924 OR1186-1927 OR1186-1928 OR1186-1925 OR1186-1926

Date and Factual Description of Violation(s):

On Monday, January 5, 2026, during a patrol I saw two mature Buttonwood trees that had been severely trimmed.

Section 30-823(d) of the Village Code entitled "Removal or pruning of vegetation" which provides that all pruning shall adhere to practices and principles set by the National Arborists Association as contained in the Landscape Manual prepared by the Planning and Development Services Department pursuant to Section 30-826.

You are hereby ordered to appear before the Village Code Compliance Hearing Officer ("Hearing Officer") for a public hearing to address the above violation(s) of the Village Code. This public hearing will be held **Tuesday, April 21st, 2026** **Tuesday, June 16th, 2026 at 10:00 AM at Islamorada, Village of Islands Village Hall, 86800 Overseas Highway, 2nd Floor Conference Room, Islamorada, Florida 33036**

In the event the Hearing Officer finds you in violation, the Hearing Officer may levy fines of up to \$250.00 per day for a first violation, up to \$500.00 per day for a repeat violation, or up to \$500.00 per violation for a Citation, against you and your Property for every day that any violation continues beyond the compliance date set in the Notice of Violation or Citation issued by the Code Compliance Officer. If the Hearing Officer finds that the violation is irreparable or irreversible in nature, the Hearing Officer may impose a fine of up to \$5,000.00. If the violation is corrected and then reoccurs, or if the violation is not corrected by the time specified for correction by the Code Compliance Officer, the case may be presented to the Hearing Officer even if the violation has been corrected prior to the hearing. You may also be liable for the costs of repairs and the reasonable administrative hearing costs in an amount no less than \$125.00, if found in violation of the Village Code. A certified copy of an order imposing a fine may be recorded in the public records and thereafter shall constitute a lien against the Property and upon any other non-exempt real or personal property you own. The lien may result in a foreclosure of your property and a money judgment against you.

It is your responsibility to request a re-inspection of the Property and Village records, as applicable, to determine whether you complied with this notice of violation, by calling the Code Compliance Officer at (305) 664-6434.

Should you desire, you have the right to obtain an attorney, at your own expense, to represent you at this hearing. You will also have the opportunity to present witnesses as well as question the witnesses against you before the Hearing Officer makes a determination. All exhibits, documents, photos etc. that you would like to submit for review must be received by **5pm EST on the Thursday prior to the hearing date.** Documents submitted after that deadline, or items brought to the hearing will not be admitted as evidence. You can submit your exhibits via email to code@islamorada.fl.us or hand deliver them to the second floor of Village Hall at 86800 Overseas Highway Islamorada FL. Failure to attend the hearing or a finding of a violation may result in a civil penalty and administrative hearing costs assessed against you.

Requests for continuances will not be considered if not received by the Hearing Officer at least ten (10) calendar days before the date set for the hearing.

Pursuant to Section 286.0105, Florida Statutes, if a person decides to appeal any decision made by the Hearing Officer, with respect to any matter considered at such hearing or meeting, he or she will need a record of the proceedings, and that, for such purpose, he or she may need to ensure that a verbatim record of the proceedings is made; which record includes the testimony and evidence upon which the appeal is to be based.

This meeting is open to the public. In accordance with the Americans with Disabilities Act of 1990, all persons who are disabled and who need special accommodations to participate in this meeting because of that disability should contact the ADA Coordinator at ADA@islamorada.fl.us or by phone at (305) 664-6448 at least five (5) days prior to the hearing.

PLEASE GOVERN YOURSELF ACCORDINGLY.

Certificate of Service

I, Devin Hughes, do hereby certify that a true and correct copy of the foregoing has been furnished via to: RAFFORD LAUREL K, 144 N COCONUT PALM BLVD TAVERNIER, FL 33070 (return receipt number: 9589 0710 5270 1220 6344 23), on May 12, 2026.



Devin Hughes
Code Enforcement Officer
86800 Overseas Highway
Islamorada, FL 33036
Telephone: (305) 664-6434
E-mail: devin.hughes@islamorada.fl.us

FURTHER AFFIANT SAYETH NOT.

DATED THIS 12 day of May 2026

Devon Hughes
Code Compliance Officer

STATE OF FLORIDA

)SS

COUNTY OF MONROE

The foregoing instrument was acknowledged before me this 12th day of May 2026, by

Devon Hughes who is personally known to me.



KARL P. VASQUEZ
Commission # HH 310403
Expires September 11, 2026

[Signature]

NOTARY PUBLIC, State of Florida

Commission No.: HH310403
Commission Expires: September 11, 2026

U.S. Postal Service™

CERTIFIED MAIL® RECEIPT

Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Certified Mail Fee

\$

Extra Services & Fees (check box, add fee as appropriate)

- Return Receipt (hardcopy) \$ _____
- Return Receipt (electronic) \$ _____
- Certified Mail Restricted Delivery \$ _____
- Adult Signature Required \$ _____
- Adult Signature Restricted Delivery \$ _____

Postage

\$

Total Postage and Fees

\$

Sent To

RAFFORD LAURELK
 144 N Coconut Palm Blvd
 Tavernier FL 33070

FEB 06 2026

Postmark
Here

USPS

AMORADA FL 33070

U.S. Postal Service™

CERTIFIED MAIL® RECEIPT

Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Certified Mail Fee

\$

Extra Services & Fees (check box, add fee as appropriate)

- Return Receipt (hardcopy) \$ _____
- Return Receipt (electronic) \$ _____
- Certified Mail Restricted Delivery \$ _____
- Adult Signature Required \$ _____
- Adult Signature Restricted Delivery \$ _____

Postage

\$

Total Postage and Fees

\$

Sent To

RAFFORD LAUREL K

Street &

144 N Coconut Palm Blvd

City, St

Tavernier FL 33070

TAMORADA FL 33036

Postmark

FEB 18 2026

USPS

CERTIFIED MAIL



Islamorada, Village of Islands
Code Compliance

86800 Overseas Hwy
Islamorada, FL 33036



9589 0710 5270 1327 3743 21



FP US POSTAGE
\$010.44

First-Class - IMI

ZIP 33036

02/06/2026

036B 0011834630

2/17
2/24

RAFFORD LAUREL K
144 N Coconut Palm Blvd
Tavernier FL 33070

Handwritten signature in blue ink.

UNCL
33070903635462

NIXIE 326 DE 1 0003/01/26

RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD

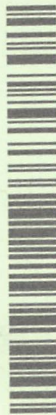


SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

RAFFORD LAUREL K
144 N Coconut Palm Blvd
Tavernier FL 33070



9590 9402 8990 4064 7488 69

2. Article Number (Transfer from service label)

9589 0710 5270 1327 3743 21

PS Form 3811, July 2020 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature

- Addressee
 Agent

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: No

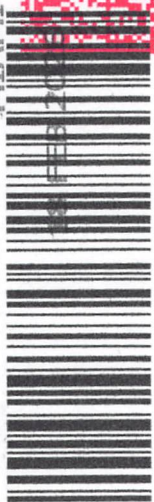
3. Service Type

- Adult Signature
- Adult Signature Restricted Delivery
- Certified Mail®
- Certified Mail Restricted Delivery
- Collect on Delivery
- Collect on Delivery Restricted Delivery
- Insured Mail
- Insured Mail Restricted Delivery (over \$500)
- Priority Mail Express®
- Registered Mail™
- Registered Mail Restricted Delivery
- Signature Confirmation™
- Signature Confirmation Restricted Delivery

Domestic Return Receipt

CERTIFIED MAIL

MIAMI FL 330



First-Class - IMI
ZIP 33036

02/18/2026

036B 0011834630

9589 0710 5270 1327 3743 38

Islamorada, Village of Islands
Code Compliance

86800 Overseas Hwy
Islamorada, FL 33036



*8-35-24
N.Y.*

RAFFORD LAUREL K
144 N Coconut Palm Blvd
Tavernier FL 33070

NIXIE 326 FE 1 0003/22/26

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

BC: 33036316200 *2506-00287-18-45



U.N.C.
33036-3162
33070-22264

DM CODE 003

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

RAFFORD LAUREL K
144 N Coconut Palm Blvd
Tavernier FL 33070



9590 9402 8990 4064 7488 52

2. Article Number (Transfer from service label)

PS Form 3811, July 2020 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature		<input type="checkbox"/> Agent
X		<input type="checkbox"/> Addressee
B. Received by (Printed Name)	C. Date of Delivery	
D. Is delivery address different from item 1? <input type="checkbox"/> Yes		
If YES, enter delivery address below: <input type="checkbox"/> No		

3. Service Type

<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail Express®
<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail™
<input checked="" type="checkbox"/> Certified Mail®	<input type="checkbox"/> Registered Mail Restricted Delivery
<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Signature Confirmation™
<input type="checkbox"/> Collect on Delivery	<input type="checkbox"/> Signature Confirmation Restricted Delivery
<input type="checkbox"/> Collect on Delivery Restricted Delivery	<input type="checkbox"/> Insured Mail
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> Insured Mail Restricted Delivery (over \$500)

Domestic Return Receipt

U.S. Postal Service™ *DM Code*
CERTIFIED MAIL® RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

OFFICIAL USE

Certified Mail Fee

\$

Extra Services & Fees (check box, add fee as appropriate)

- Return Receipt (hardcopy) \$
- Return Receipt (electronic) \$
- Certified Mail Restricted Delivery \$
- Adult Signature Required \$
- Adult Signature Restricted Delivery \$

Postage

\$

Total Postage and Fees

\$

Sent

Street

City,



RAFFORD LAUREL K
144 N Coconut Palm Blvd
Tavernier FL 33070

CERTIFIED MAIL



Islamorada, Village of Islands
Code Compliance

86800 Overseas Hwy
Islamorada, FL 33036

RAFFORD LAUREL K
144 N Coconut Palm Blvd
Tavernier FL 33070

Handwritten signature



9589 0710 5270 1327 3745 29



FP **US POSTAGE**
\$010.44⁰
First-Class - IMI
ZIP 33036

04/08/2026
036B 0011834630

NTXTE R76 DF 1 0005/05/26

RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD

UNC

BC: 33036316200

*2006-00009-08-45

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

RAFFORD LAUREL K
144 N Coconut Palm Blvd
Tavares FL 33070



9590 9402 8990 4064 7486 61

2. Article Number (Transfer from service label)

9589 0710 5270 1327 3745 29

PS Form 3811, July 2020 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

Agent

Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? Yes

No

If YES, enter delivery address below:

3. Service Type

Adult Signature

Adult Signature Restricted Delivery

Certified Mail®

Certified Mail Restricted Delivery

Collect on Delivery

Collect on Delivery Restricted Delivery

Insured Mail

Insured Mail Restricted Delivery (over \$500)

Priority Mail Express®

Registered Mail™

Registered Mail Restricted Delivery

Signature Confirmation™

Signature Confirmation Restricted Delivery

Domestic Return Receipt

Devin Hughes

From: Paul Minning
Sent: Wednesday, May 6, 2026 7:28 AM
To: Devin Hughes
Subject: FW: 150 N. Coconut Palm Blvd., Tavernier, FL

Categories: CityView Code Enforcement Attachment

FYI

Sent from my Galaxy

----- Original message -----

From: attyhearn@aol.com
Date: 5/5/26 7:03 PM (GMT-05:00)
To: "Jose L. Arango" <jlarango@wsh-law.com>
Cc: Paul Minning <paul.minning@islamorada.fl.us>, lrafford@hotmail.com
Subject: Re: 150 N. Coconut Palm Blvd., Tavernier, FL

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

I will be reviewing those documents this week. I plan on making that decision after that review.. When is the cut off for placing on the May calendar? Thanks.

On Tuesday, May 5, 2026 at 04:33:56 PM EDT, Jose L. Arango <jlarango@wsh-law.com> wrote:

Good afternoon Mr. Hearn,

Just checking in with you to see if the Village should proceed to schedule another hearing in this matter. At the last hearing on April 21st, you asked for the exhibits from Ms. Rafford to be submitted for your review and final ruling. The exhibits from Ms. Rafford were sent to you on April 27th. Please let us know if another hearing is needed or how we should proceed. Thanks.

JOSE LUIS

ARANGO

PARTNER



2800 Ponce de Leon Blvd., Suite 1200 | Coral Gables, FL 33134

P: (305) 854-0800 E: JLArango@wsh-law.com Bio | wsh-law.com | [vCards](#)



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This message, together with any attachments, is intended only for the addressee. It may contain information which is legally privileged, confidential and exempt from disclosure. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, use, or any action or reliance on this communication is strictly prohibited. If you have received this e-mail in error, please notify the sender immediately by telephone or by return e-mail and delete the message, along with any attachments.

Pursuant to the Fair Debt Collection Practices Act, this communication is from a debt collector. Any information obtained will be used for the purpose of collecting a debt.

Devin Hughes

From: Paul Minning
Sent: Tuesday, May 12, 2026 11:08 AM
To: John H; Jose L. Arango
Cc: laurel rafford; Devin Hughes
Subject: RE: 150 N. Coconut Palm Blvd., Tavernier, FL

Categories: CityView Code Enforcement Attachment

Thankyou John,

We will schedule it for the June 16 hearing, 10am. Ms. Rafford, the hearing will be in the same location as last time.

Best,
Paul Minning

From: John H <attyhearn14@gmail.com>
Sent: Tuesday, May 12, 2026 10:57 AM
To: Jose L. Arango <JLArango@wsh-law.com>
Cc: laurel rafford <lrafford@hotmail.com>; Paul Minning <paul.minning@islamorada.fl.us>
Subject: Re: 150 N. Coconut Palm Blvd., Tavernier, FL

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Good morning. This will confirm that I have received the documents from Ms. Rafford. Please schedule this matter on the June agenda so that I can ask any supplemental questions and make my ruling. Thanks.

On Mon, May 11, 2026 at 5:48 PM Jose L. Arango <JLArango@wsh-law.com> wrote:

Also, I neglected to ask whether we should proceed to schedule this matter for a hearing in June. Please let us know once you've had a chance to review the records sent.

JOSE LUIS ARANGO, ESQ.

WEISS SEROTA HELFMAN COLE + BIERMAN

(305) 854-0800

From: Jose L. Arango
Sent: Monday, May 11, 2026 4:58 PM
To: 'John H' <attyhearn14@gmail.com>
Cc: laurel rafford <lrafford@hotmail.com>; Paul Minning <paul.minning@islamorada.fl.us>
Subject: FW: 150 N. Coconut Palm Blvd., Tavernier, FL

Good afternoon Mr. Hearn,

I'm forwarding Ms. Rafford's email with the attached records she provided for your review in this matter. Please confirm that you've received them as per her request below. Thanks.

JOSE LUIS ARANGO, ESQ.

WEISS SEROTA HELFMAN COLE + BIERMAN

(305) 854-0800

From: laurel rafford <lrafford@hotmail.com>
Sent: Monday, May 11, 2026 3:08 PM
To: Jose L. Arango <JLArango@wsh-law.com>
Subject: Re: 150 N. Coconut Palm Blvd., Tavernier, FL

Dear Mr. Arango

Thank you so very much for questioning the update on my hearing. We were in the Bahamas on a transport trip. The internet can be often challenging, so I just read your email yesterday. I have attached the correspondence I received from both the Supervising Officer Paul Minning and Devin Hughes again promising my documents were submitted properly. Under the circumstances I wanted to be sure that all was actually in fact sent properly this time. I submitted to Paul Minning a Table of Contents which briefly outlined each page of 26 documents including 8 color pictures.

Since you are an Officer of the Court, I know you are bound by a different code of ethics than those who are just employees of the Village of Islamorada. They often come and go. I trust that you will make sure that all the documentation of my case has reached the Magistrate. Please let me know if you see any discrepancy there. I truly know you represent them, but your oath and professional ethics will always make certain the law is followed properly!

I have also attached a new picture of my thriving trees since a month has gone by from the original pictures my arborist took. It was a wonderful Mother's Day present to see them beautiful and growing! Thank you again for your time and kind consideration to this matter.

Blessings and Best Regards,

Laurel Rafford

From: Jose L. Arango <JLArango@wsh-law.com>
Sent: Tuesday, May 5, 2026 4:33 PM
To: John Hearn <attyhearn@aol.com> <attyhearn@aol.com>
Cc: Paul Minning <paul.minning@islamorada.fl.us>; lrafford@hotmail.com <lrafford@hotmail.com>
Subject: 150 N. Coconut Palm Blvd., Tavernier, FL

Good afternoon Mr. Hearn,

Just checking in with you to see if the Village should proceed to schedule another hearing in this matter. At the last hearing on April 21st, you asked for the exhibits from Ms. Rafford to be submitted for your review and final ruling. The exhibits from Ms. Rafford were sent to you on April 27th. Please let us know if another hearing is needed or how we should proceed. Thanks.

JOSE LUIS
ARANGO
PARTNER



2800 Ponce de Leon Blvd., Suite 1200 | Coral Gables, FL 33134

P: (305) 854-0800 E: JLArango@wsh-law.com Bio | wsh-law.com | [vCards](#)



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Pursuant to the Fair Debt Collection Practices Act, this communication is from a debt collector. Any information obtained will be used for the purpose of collecting a debt.

Links contained in this email have been replaced. If you click on a link in the email above, the link will be analyzed for known threats. If a known threat is found, you will not be able to proceed to the destination. If suspicious content is detected, you will see a warning.

[Draft] Code Compliance Courtesy Letter

Parobok

From lrafford@hotmail.com
Draft saved Tue 1/13/2026 4:41 PM
To daniel.parobok@islamorada.fl.us <daniel.parobok@islamorada.fl.us>
Cc devin.hughes@islamorada.fl.us <devin.hughes@islamorada.fl.us>

 1 attachment (2 MB)
Code Compliance Letter for Tree.pdf;

Dear Daniel Parobok,
Wishing you a Happy, Healthy and Prosperous New Year! Please let me introduce myself. I am a retired Postmaster and Realtor who has lived in the Keys for 49 years. I came here after graduation from Boston College for a visit and never left. I have lived in this house for 35 years.

Attached you will find the Code Compliance Courtesy letter I received by regular mail on January 8th. I have researched the code cited Section 30-826 which primarily appears to deal with tree removal. I have no intentions of removing the tree. We love it and it holds and ground in in that area and provided a lot of shade. the

We were notified by my insurance company that Citizens Windstorm would be coming for an inspection before they would quote a renewal premium. So, my agent came for a courtesy preliminary inspection to see if anything might present itself to cause a premium increase. She knows how very particular they can be! I was already depopulated to another Insurance company in the Exchange for my Homeowners but was required to put on a new metal roof to get any coverage at all. The minute she saw the tree she verified that my shed would not be covered if the limbs were over the top of it. Further inspection revealed a huge infestation of termites, carpenter ants and bark beetles. She also said Citizens Windstorm does not cover fences and if any limb should fall and do any damage, I would be responsible. The limbs were also growing over the top of my neighbor's tiki hut and that would also be my financial responsibility for any repair or replacement. Since the infestation weakened the limbs because they are all wood eating insects, Citizens would require it to be pruned and treated. She suggested I do this as soon as possible because they do not tell their Underwriters when they are coming only that they will be inspecting before the renewal date.

I immediately contacted a friend of ours who is a State Certified Arborist that works out of Homestead. Since he already had a vacation booked and could not help us right away. He took a look and told us where to cut to appease Citizens and get rid of the compromised infested branches that could cause any problems in a high wind situation. Irma was a 167mph event in the Colony so I know how much damage could occur there. He also recommended a treatment product he uses when there are pets involved for insect infestation.

My partner has lived here all his life. He worked for several landscaping companies as a foreman and cutter when he was young so with a little help from his younger friends and relatives, they knew exactly how to do this safely and precisely. We really had no time to wait. If we needed a permit to prune what we did it just didn't occur to us. In my 35 years of owning this property, I never heard of pulling a permit to prune anything except the protected Mangroves. Removing it was nothing we ever wanted to do since the water levels are coming up. The root system is extensive and protects that whole section of my large waterfront lot. Saving it is our top priority!!

So, if we did anything wrong here our sincere apologies! I would greatly appreciate any help or advice you can give me on how to correct this important issue. As the Senior Environmental Planner and a college educated Biologist, I have no doubts about your expertise and will gladly comply with all you require. Thank you so very much for your time and kind consideration to this matter!

Respectfully,

Laurel Rafford
150 N Coconut Palm Blvd
Plantation Key Colony
Tavernier FL 33070
305-393-8039

 Outlook

Mr Parobok's very
vague reply?

RE: Code Compliance Courtesy Letter

From Daniel Parobok <daniel.parobok@islamorada.fl.us>
Date Wed 1/14/2026 1:41 PM
To laurel rafford <lrafford@hotmail.com>
Cc Devin Hughes <devin.hughes@islamorada.fl.us>

Hi Laurel,

The trees were unfortunately severely pruned to a point where it is called "hat racking", which is illegal. All pruning must follow the ANSI-A300 standards. No arborist or tree care provider should have pruned the trees this way. You may be able to pursue legal action against whoever did this work.

For a corrective action, please submit a analysis from a Certified Arborist detailing if the trees can be restored to a normal growth pattern within two years. If the trees can be restored, provide a restoration plan from a Certified Arborist detailing how the trees will be restored. The plan must include all prescribed pruning and fertilization, when these events will occur, and inspection schedule, and expected results at each inspection interval. If the trees cannot be restored within two years, what is left of the trees will be required to be removed and replaced with new trees per Village Code.

As an FYI- it is illegal for any insurance provider in the state of Florida to deny coverage due to a tree.

Thank you,

Daniel Parobok
Senior Environmental Planner/Village Biologist

Certified Arborist FL-6801A
Tree Risk Assessment Qualified
LIAF Certified Landscape Inspector
FDEP Qualified Stormwater Management Inspector

(305) 481-9654 – Cell
(305) 664-6497 - Direct
daniel.parobok@islamorada.fl.us

****How are we doing? Click [here](#) to complete our Customer Survey****

Please Note: Florida Public Records Law provides that most written communications to or from municipal employees regarding Village business are public records, available to the public and media upon request. Therefore, this email may be subject to public disclosure.

From: laurel rafford <lrafford@hotmail.com>
Sent: Tuesday, January 13, 2026 6:08 PM
To: Daniel Parobok <daniel.parobok@islamorada.fl.us>
Cc: Devin Hughes <devin.hughes@islamorada.fl.us>
Subject: Code Compliance Courtesy Letter

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

February 10 2026

Dear Paul Minning,

I hope you are having a great New Year! First of all let me introduce myself. I am a retired Postmaster and Realtor who has lived here for 49 years and in my home located at 150 N Coconut Palm Blvd for 35 of them. I am directing this correspondence to you as one Manager to another. I am sure Devin Hughes is doing a wonderful job in his new position but I am old school and prefer to deal with the one that is in charge.

I have enclosed my letter to Daniel Parobok and his reply that I sent in response to your Code Compliance Courtesy letter. Please read it first so you can understand why I had to prune as I did. Unfortunately it appears Mr Parobok does not believe me in the events that caused me to prune back my infested buttonwood tree this way. I think he seems to assume I had the work done by the unlicensed Hispanic tree trimmers soliciting work in the Colony that did the work on my neighbors located at 169 and 173 N Coconut Palm. I assure you I have lived in the Keys and the Village long enough to know never to hire unlicensed people for any kind of work what so ever.

I have used Reef Landscaping a company that has their main office on Krome in Homestead. We have become friends with their Arborist, Jason Anderson since he has trimmed both my neighbor's and my trees for the past several years. He warned me that they would only cut as best they could to prune the insect infested branches. He works both in Dade and Monroe counties and said the Village has strict enforcement of endangered species. I did not want to get anyone in trouble for my decisions so I did not mention any names previously to Mr Parobok.

I asked my insurance agent who has been writing insurance in the Keys for 20+ years to come and see if anything in my yard would present a problem. Citizens Windstorm is an outside inspection only. She emphatically told me Citizens would not insure my shed the way the branches were still left there after they cut it. I am sure as you well know since you are a homeowner and have lived in the Keys for awhile that Citizens might have to insure your home because they are the only ones that will write Windstorm in the Keys. They do not have to insure outside structures if it appears to have any liability. In fact they don't want to insure them at all. To prune according to your regulations just was not enough to appease them. It seems Mr Parobok is unaware of the complex insurance issues the Keys continually face, My agent would not advise me wrong and will substantiate her call if need be. So we took matters into our own hands and trimmed back all the infestation that covered my shed roof and my neighbor's tiki hut and fence. If something of theirs got damaged from my weak tree, I would feel totally responsible and insist on paying for it. They are a nice young hard working couple that always helps us if we need anything. The decision to prune as we did was all mine.

To be honest in all the years I have lived in the Village, I was never informed that there were any such restrictions on pruning your own trees. I try to file and record everything. I was fully aware that mangroves were a ongoing problem with new development. But pruning infestation to keep termites and carpenter ants for infesting inside our homes and doing thousands of dollars of damage just does not make any sense to me!!

I am certainly not trying to make excuses here so I would appreciate any advice from you on how to proceed. I fully realize I am responsible for this and intend to make it right. Ignorance of the law was my fault.

I have a Citiview Portal account but I was unable to find any application for an after the fact permit. Mr Parobok makes no mention of a permit only an Arborist which I already have. I would greatly appreciate your help in getting this needed permit and paying any reasonable fine involved. Please email me a brief outline of what to do next. Fortunately the tree is doing just fine with a lot of new growth showing. We will gladly baby it back to health since it also holds much of the land in on that side of my property. If you need any additional trees planted to make up for my error in judgment please let me know and what kind.

My niece is getting married in Los Angeles so we will be out of town for several weeks. I would like to get everything set up before we leave. So from one Manager to another your help and understanding is greatly appreciated. Thanks so much for your time!!

Sincerely,
Laurel Rafford



lrafford@hotmail.com
305-393-8039

PS Mike is truly looking down from heaven on the beautiful job you did on our Dog Park. I am so glad someone took the time to pay it forward in memory of such a heavenly star in our community! A beautiful Dog Park was just a perfect choice of tribute!!



April 11, 2026

Laurel Rafford
144 N. Coconut Palm Blvd.
Tavernier, FL 33070

Dear Village of Islamorada,

Several months ago I composed an arborist letter regarding a Green Buttonwood tree in the side yard of Laurel Rafford. Laurel did some pruning that was not within the Village of Islamorada or International Society of Arboriculture standards. I was asked to draft this addendum to my letter for a hearing that will occur on 4/21/26 regarding the tree. This letter is simply for additional perspective that may help clarify some details surrounding the tree and the pruning that was done.

Laurel's goal is to follow the draft of my arborist report in hopes that the tree will continue to live and regrow. She understands that the tree will not be able to grow branches the size that were removed. Laurel likes the tree and is willing to go through the process of enabling its future growth and development.

I have explained to Laurel what the "drip line" of the tree looks like and how to water it to help it grow. The tree will be watered from a 240 gallon rain barrel system that collects rain water. It will be watered for 15 minutes and if the rain barrel water is not readily available she will utilize a garden hose. There will not be any fertilizer applied as per my initial recommendation.

Laurel understands that the tree will not be restored to its original form in 2 years, however is hopeful because there is lots of new growth and leaves. The tree is alive and growing. It still has a very healthy root system that will enable future growth. If there are any conditions of concern within the restoration period I have made myself available to stop by and have a look. Any unsafe conditions will be documented and reviewed with the Village of Islamorada before anything is done.

Having lived in the house for 35 years Laurel, her husband, and son will keep a close eye on the tree. They will make sure that it stays watered and healthy as per my restoration plan. The Raffords are committed to making sure that everything necessary is done to enable the tree to

thrive and stay healthy. I am also willing to help them restore the tree and provide professional advice and guidance as needed.

Kind Regards,

Jason R. Anderson

305-699-7202

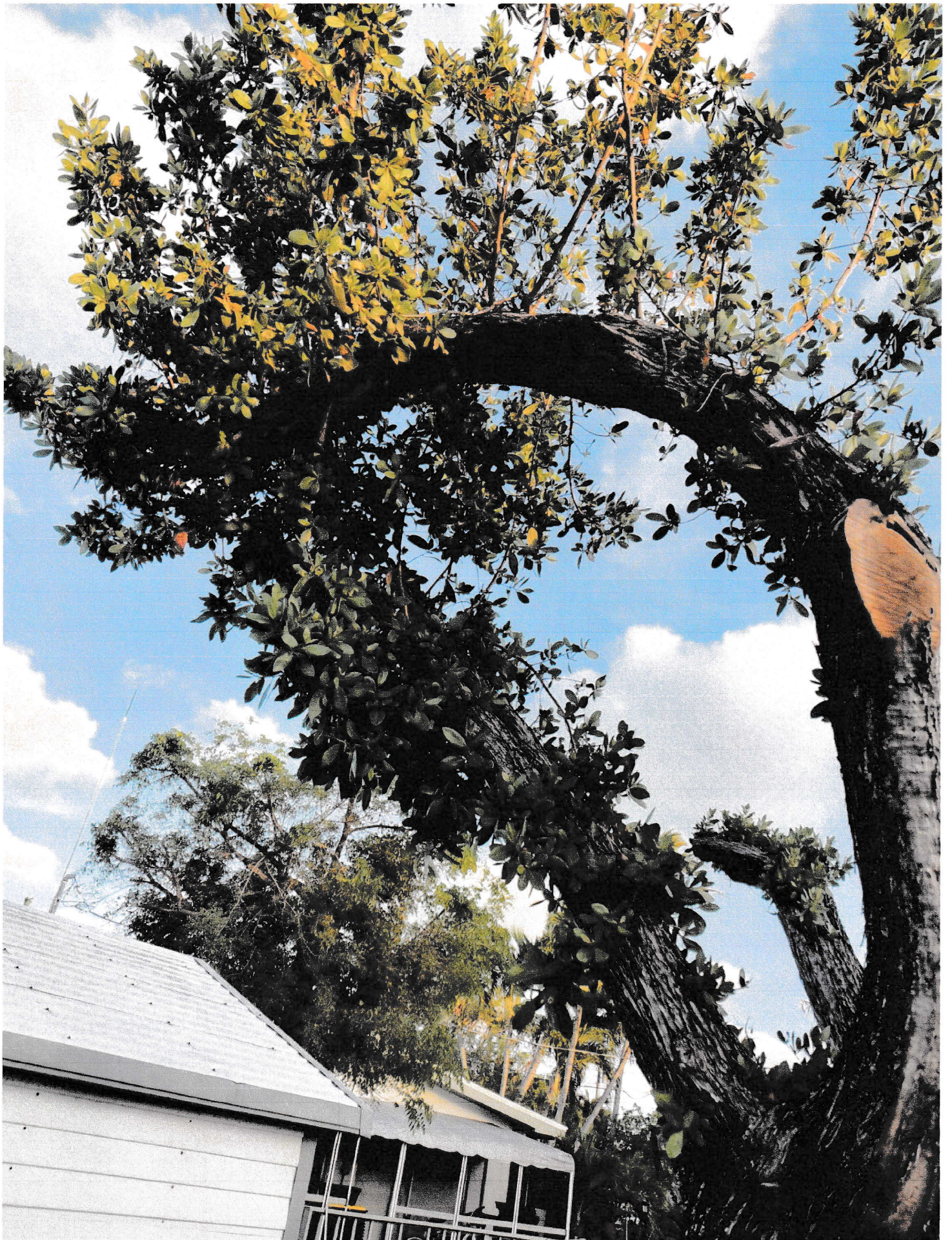
silverpalmservices@gmail.com

ISA Certified Arborist FL-6340A

TRAQ, PMT, PPQ, CTSP, EHAP







04/08/2026

To Whom It May Concern,

I am writing to provide a witness statement on behalf of my client regarding the code compliance matter currently under review.

My name is Stacia Martinez, and I am a licensed insurance agent in the State of Florida. I have worked with Ms. Laurel Rafford in a professional capacity for more than five years.

Based on my knowledge and involvement, I can attest to the following:

Citizens Property Insurance notified the policyholder of a scheduled exterior inspection of the property located at 150 N Coconut Palm Blvd., Tavernier, FL 33070. Ms. Rafford contacted me and requested that I visit the property to identify any potential issues that might result in a failed inspection or possible policy cancellation.

As many Florida homeowners are aware, insurance carriers have implemented increasingly stringent underwriting guidelines for residential properties. In Monroe County, Citizens Property Insurance is often one of the only viable options for wind coverage, as many carriers either do not offer such coverage in this area or charge prohibitively high premiums.


I conducted a walk-through inspection of the property and documented any exposures that would need to be addressed prior to the scheduled inspection. The most significant concern I observed involved buttonwood trees extending over a neighboring fence and into the property. Upon closer inspection, I observed what appeared to be an infestation of termites, carpenter ants, and a beetle-like insect.

I promptly notified Ms. Rafford of these findings and advised her to contact a licensed arborist or qualified professional to accurately assess and address the tree condition and mitigate any potential risk or liability.

Throughout the duration of our professional relationship, Ms. Rafford has consistently demonstrated a good-faith effort to maintain her property and address any insurance-related concerns in a timely manner. From an insurance standpoint, the property has been well maintained and regularly inspected to remain in compliance with the underwriting guidelines of her insurance carriers.

If additional information or clarification is needed, I would be happy to assist further.

Sincerely,



Stacia Martinez
Insurance Agent
License #W097284
305-439-5757
Staciamartinez85@gmail.com

Action Required: Property Survey Needed

Policy Number: 12877639

Dear Laurel Rafford,

Citizens Property Insurance Corporation conducts periodic field underwriting surveys ("surveys") of homeowner properties to verify certain building characteristics and document observed conditions. Citizens' underwriters will review the survey to determine if the information provided will have an impact on your policy. Based on the photographs and observations, it may be determined that there is an impact on eligibility, replacement cost, or other underwriting matters. Citizens requires a routine Exterior Only survey of your property located at 150 N COCONUT PALM BLVD. We appreciate your assistance with this survey.

Primarily, Citizens has three types of surveys: roof, external-only, and internal/external, and we use third-party survey companies. These three types of surveys are free to you. Regardless of the type of survey:

- All field representatives performing surveys have received training from the third-party survey companies with which Citizens has contracted, have regular background checks.
- You must provide access to locked gates and gated communities.
- Dogs and other pets must be secured.
- Before the date of the survey, the survey company will send you a post card, call you, or send a text message to inform you of the upcoming survey. If the survey company calls you and you are unable to answer, they will leave a voice message informing you of the upcoming survey.
- When the representative arrives on the survey date, they will knock on your door before beginning the survey.

A roof survey is when the representative takes photographs of the roof of your home and the roofs of any outbuildings. The survey company may contact you via mail, phone, or text message with more details.

An external-only survey is when the representative takes photographs of the exterior of your home, outbuildings and premises. The survey company may contact you via mail, phone or text message with more details.

No appointment is required for either of the above surveys unless the property is located in a gated community. The representative will knock on the door to let you know they have arrived. If a tenant is living in the home, please be certain that they are aware of the impending survey. While it is not required that anyone be home for either a roof survey or external-only survey, the representative will need access to the entire exterior of the home. If no one is home, the representative will still conduct the survey if there is access to the exterior of the home.

An internal/external survey is when the representative enters your home to check all systems, including the electrical panel, water heater, air handler and plumbing connections and to document observed conditions. The representative also will take photographs of the exterior of your home, outbuildings and premises. The survey company representative may contact you via phone or a text message in the next week to schedule the survey. If you are unable to be present for an internal survey, you can designate a person 18 years old or older to allow the representative access.

Once the survey is completed, your agent will advise you of any findings requiring further action.

Some things to be aware of:

- If you need to reschedule, please contact the survey company directly.
- You agreed to property surveys when you signed your application for Citizens insurance, and your policy permits Citizens to conduct surveys.
- Failure to respond to an survey request or refusal to allow a survey will result in cancellation or nonrenewal of coverage.

Your agent has been notified of this survey. If you have any questions, you can contact them: 305-453-6241 or mary@houstoninsuranceagency.net.

We thank you in advance for your cooperation with this time-sensitive matter.

Do not reply to this email. If you have a question about this email or your policy, contact your agent or use our [Contact Us](#) form. To ensure our emails continue to reach your inbox, add our email address or domain to your safe senders list.

This email is not spam. You received this email because you are a Citizens policyholder, and we want to convey important information about your policy. Citizens uses your personal information only as authorized or required by law and as necessary to provide our products and services to you. Citizens does not use or share your personal information for marketing purposes. For more details, please see the [Privacy Policy](#) on the Citizens website.



Citizens Property Insurance Corporation

www.citizensfla.com

[myPolicy](#)

Report and view claims. Enroll in paperless delivery. Make payments. Access policy documents.

24/7/365

866.411.2742

Report a claim 24/7/365 or

Get specific policy information weekdays from 8:00 a.m. to 5:30 p.m. ET

Tab 1



April 11, 2026

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144 N. Coconut Palm Blvd.
Tavernier, FL 33070

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Kind Regards,

Jason R. Anderson

305-699-7202

silverpalmservices@gmail.com

ISA Certified Arborist FL-6340A

TRAQ, PMT, PPQ, CTSP, EHAP

April 11 2026

Case # CETREE20260000003

Dear Special Magistrate,

Since I am not sure what correspondence has been scanned to my file, let me begin by introducing myself. I am a retired Postmaster and Realtor who came for a summer visit to the Keys after graduating from Boston College and never left. I have lived here 49 years and 35 of them in my current home. I have been blessed enough to have traveled the world but I will always call the Keys my home. It is getting more difficult to call our paradise home every year that goes by, but to be honest I really can't find any place I would rather be.

One of the main concerns of living here is by far our insurance issues. Gone are the days of companies competing for your business. We are lucky to have anyone insure us at all. When I received an inspection notice from Citizens, I truly panicked. Citizens required me to put on a new metal roof in February of 2024 for continued coverage. My house is single story and has a lot of square footage. It was a very costly proposition to appease them for any coverage at all. With no competition in the market place, what they say goes and there is virtually nothing to be said about it. They are the only ones who will insure a one story house the age of mine in the Keys.

I contacted my insurance agent for a per-inspection to see if she saw any issues that might cause a problem with renewal or premium. She has been an agent for 20+ years. She is currently opening a new office in New Smyrna Beach for her company but she was born and raised in the Keys and really understands the complicated insurance issues the Keys face. Her testimony of fact is attached. She saw excessive infestation of termites, carpenter ants and bark beetles in my buttonwood trees. I have always been impressed with her knowledge and will not doubt her opinion. I have learned a lot from her and would never doubt her expertise. If my trees showed any sign of infestation of this sort I would not have coverage because of the liability to my property and my neighbors. I have included pictures to substantiate this fact.

I have used Reef Landscaping to trim my yard for several years. They came in November to prune for Christmas decorations my neighbor and I always split in cost on our property line. When my insurance agent warned me of her observation, I called to have the rest of my yard assessed and pruned. Jason Anderson is their arborist. I trust his expertise and opinion. He emphatically told me he could only cut so much. The Village is very strict on pruning more than anyone in the three counties he works in. When I saw what he pruned and would not continue to prune, I made a judgment call. We cut and we cut until there was no more infestation to be seen by Citizens when they came to inspect. I was very afraid they would assess my premium to a point I could not afford. My current premium is almost 6 thousand annually with a 10 thousand deductible just for the Windstorm. Just because they are required to provide insurance coverage for your house they are not required to provide coverage for any outer structures. They are allowed to assess the risk anyway they want. My prior 25 year old roof would have cost in premium more than the new roof did to put on. Insurance has caused many of my friends and family to just sell out and move to areas that are far more affordable. I have a true fear of the power insurance companies have and react accordingly by experience!

It was never my intention to "Hat Rack" my trees as I am cited for. As a matter of fact in my 49 years living here, I never even heard of the term let alone its consequence. I made a judgment call as I measured the issues. I truly apologize if I broke the law in any way! I have done the following to attempt to remedy this:

1] First and foremost I want to keep my trees! My husband and son are also very committed to making sure they regrow and are attended to. I was cited in January. It is April and they are alive and thriving as my pictures will show and my arborist has attested to. They were an extreme liability to my property and my neighbors, compromising my shed their fence and tiki hut. My insurance agent has attested to this fact as well as the pictures.

2] Wood eating insect infestation can cause thousands of dollars of property damage if left unattended. This has been removed and addressed. As my trees are now, they pose no threat to anyone or anything!

3] I have hired the services of an Arborist, Jason Anderson to give my trees a proper and professional Restoration Plan as required by the Village. This is working well since they are showing perfect signs of regrowth. Since they are perhaps as old as I am, they can never be expected to regrow to their original status in two years. This is more than an unreasonable expectation from the Village ordinances. I respectfully ask your understanding in my interpreting Florida Statute 163.045 where I truly did not see any harm or intention of unlawful action when cutting out the infestation many observed.

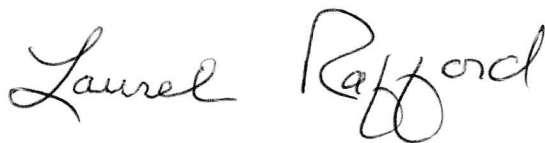
4] The main and possibly the most important reason I want to keep my trees is the symbiotic relationship they have with my property and the environment. The roots are very extensive because of their age. My contractor who excavated for my hookup to the central sewer noticed this fact many years ago as Jason my arborist also does. The roots hold in most of the land on the left waterfront corner of my 200 ft lot. We are on a very busy canal the main channel into Plantation Key Colony. Even though it is a no wake zone, vessels of all sizes continually push the water up against the sea wall. Since the roots have grown there for so many years they take up much of the shock to the land, If the Village requires them to be removed, that entire corner of my land could be lost to the sea, I am told if the roots are left or not left they will eventually decay in time without it's trunk. Since land is never insurable, this might not present an immediate problem to me but it eventually could present a catastrophe of events to my son or grandchildren who will inherit this property.

5] Even though it would be impossible for them to regrow to the size and pattern they were anytime soon, I am told by experts and my own research that Buttonwoods are notoriously resilient. They have shown great regrow in just 3 months. We will not allow them to be unsafe to anyone or anything. They just need to be given a chance!! In all the years we have lived in this house these trees are important to us and have many memories. My son is 45. He built his first tree fort in those trees. He pitched his first tent under them. He kissed his first girl friend in a hammock stretched between their branches. Most of our pets are buried there. Those memories matter very much to all of us and we are willing to do what ever it takes to keep them!

In summation: I would presume that most people you rule on cut down all their trees to make more room to build a Keys palace and then beg your forgiveness for doing so. That has certainly happened in our neighborhood. They just pay a huge fine and get what they really wanted in the long run. This is not a matter of money to me at all. I on the other hand just want to keep my trees and hope you understand the reasons why!!!

Respectfully,

Laurel Rafford



Post Script

I just wanted you to know for the record, even though we did not always agree on matters it was a rather unexpected pleasure to deal with Devin Hughes and Daniel Parobok. I have had countless people work for me over the years. They have what I call the three P's of successful Customer Service.

Patient. No matter how many questions I had they both answered them for their very different departments by taking time to explain in detail with no judgment.

Prompt. I never waited more than a day to get honest answers to any of my issues.

Professional. They both had a very extensive working knowledge of their jobs and managed to share it with kindness. I truly wish I had employees like them to work for me!

Table of Contents

I have created this table of contents to make sure all my pages of evidence to substantiate my side of this case will be submitted to you for review. Only a few selected pages were sent for the hearing. None as promised.

- 1 +2 Letter to the Magistrate you allowed me to read at the hearing
- 3 My interpretation of FL Statute 163.045
- 4 My insurance agents statement
- 5+6 Citizens request for an onsite inspection
- 7-8-9-10 Pictures of the proof of severe insect infestation
- 11+12 Second Inspection Clarification Letter by Silver Palm Services
Jason Anderson my arborist's personal business
- 13-14-15 Current pictures of my trees taken 4-11-26 on his second inspection
- 16+17 Restoration Plan required by the Village on his first inspection 2-28-26
- 18+19 Insect infestation issues resolved sucessfully
- 20-21-22-23 My emails between Devin Hughes, Daniel Parobok with a copy sent to
the Officer in Charge Paul Minning verifying my timely submissions. None
scanned for your review as promised
- 24-25 My Summation
- 26 Post Script

I have requested all be scanned in color so my pictures can be properly presented

I also have requested a Receipt of Hand Delivered Service to verify delivery

①

April 11 2026

Case # CETREE20260000003

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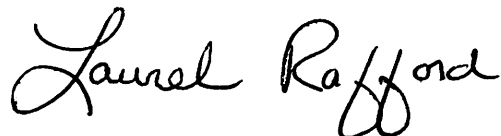
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The Florida Senate

2022 Florida Statutes (Including 2022C, 2022D, 2022A, and 2023B)

Title XI

COUNTY ORGANIZATION AND
INTERGOVERNMENTAL
RELATIONS

Chapter 163

INTERGOVERNMENTAL
PROGRAMS

Entire Chapter

SECTION 045

Tree pruning, trimming, or removal
on residential property.

163.045 Tree pruning, trimming, or removal on residential property.—

(1) For purposes of this section, the term:

(a) "Documentation" means an onsite assessment performed in accordance with the tree risk assessment procedures outlined in Best Management Practices - Tree Risk Assessment, Second Edition (2017) by an arborist certified by the International Society of Arboriculture (ISA) or a Florida licensed landscape architect and signed by the certified arborist or licensed landscape architect.

(b) "Residential property" means a single-family, detached building located on a lot that is actively used for single-family residential purposes and that is either a conforming use or a legally recognized nonconforming use in accordance with the local jurisdiction's applicable land development regulations.

(2) A local government may not require a notice, application, approval, permit, fee, or mitigation for the pruning, trimming, or removal of a tree on a residential property if the property owner possesses documentation from an arborist certified by the ISA or a Florida licensed landscape architect that the tree poses an unacceptable risk to persons or property. A tree poses an unacceptable risk if removal is the only means of practically mitigating its risk below moderate, as determined by the tree risk assessment procedures outlined in Best Management Practices - Tree Risk Assessment, Second Edition (2017).

(3) A local government may not require a property owner to replant a tree that was pruned, trimmed, or removed in accordance with this section.

(4) This section does not apply to the exercise of specifically delegated authority for mangrove protection pursuant to ss. 403.9321-403.9333.

History.—s. 1, ch. 2019-155; s. 1, ch. 2022-121.

* This is my interpretation of this Statute. There was a risk to my property. Reef Landscaping cut the branches that caused that liability to my shed, neighbor's fence and tiki hut. After a week or so of the pruning the insects showed up, My brother in law a retired licensed exterminator says when the nest is disturbed insects will come out to seek a new one. When my insurance agent came to per-inspect for my Citizens property survey they were noticed and everywhere. This is when I panicked and pruned then sprayed as I did to make sure their inspector would not find any insects. Why should my decision in terms of risk assessment be any different? A licensed arborist was involved. A licensed insurance agent was involved. A retired but once licensed exterminator was involved. All these very experienced professionals were involved in my decision to cut the way I did. All Tree Risk Assessment should follow the same rules set by this FL State Statute not the call of a municipality. Especially in terms of almost a \$12000 fine and the planting of 28 trees.

Insurance Issues

4

Statement from my Insurance Agent

04/08/2026

To Whom It May Concern,

I am writing to provide a witness statement on behalf of my client regarding the code compliance matter currently under review.

My name is Stacia Martinez, and I am a licensed insurance agent in the State of Florida. I have worked with Ms. Laurel Rafford in a professional capacity for more than five years.

Based on my knowledge and involvement, I can attest to the following:

Citizens Property Insurance notified the policyholder of a scheduled exterior inspection of the property located at 150 N Coconut Palm Blvd., Tavernier, FL 33070. Ms. Rafford contacted me and requested that I visit the property to identify any potential issues that might result in a failed inspection or possible policy cancellation.

As many Florida homeowners are aware, insurance carriers have implemented increasingly stringent underwriting guidelines for residential properties. In Monroe County, Citizens Property Insurance is often one of the only viable options for wind coverage, as many carriers either do not offer such coverage in this area or charge prohibitively high premiums.

I conducted a walk-through inspection of the property and documented any exposures that would need to be addressed prior to the scheduled inspection. The most significant concern I observed involved buttonwood trees extending over a neighboring fence and into the property. Upon closer inspection, I observed what appeared to be an infestation of termites, carpenter ants, and a beetle-like insect.

I promptly notified Ms. Rafford of these findings and advised her to contact a licensed arborist or qualified professional to accurately assess and address the tree condition and mitigate any potential risk or liability.

Throughout the duration of our professional relationship, Ms. Rafford has consistently demonstrated a good-faith effort to maintain her property and address any insurance-related concerns in a timely manner. From an insurance standpoint, the property has been well maintained and regularly inspected to remain in compliance with the underwriting guidelines of her insurance carriers.

If additional information or clarification is needed, I would be happy to assist further.

Sincerely,



Stacia Martinez
Insurance Agent
License #W097284
305-439-5757
Staciamartinez85@gmail.com

Action Required: Property Survey Needed

Citizens 5
Request for an
on site
Inspection

Policy Number: 12877639

Dear Laurel Rafford,

Citizens Property Insurance Corporation conducts periodic field underwriting surveys ("surveys") of homeowner properties to verify certain building characteristics and document observed conditions. Citizens' underwriters will review the survey to determine if the information provided will have an impact on your policy. Based on the photographs and observations, it may be determined that there is an impact on eligibility, replacement cost, or other underwriting matters. Citizens requires a routine Exterior Only survey of your property located at 150 N COCONUT PALM BLVD. We appreciate your assistance with this survey.

Primarily, Citizens has three types of surveys: roof, external-only, and internal/external, and we use third-party survey companies. These three types of surveys are free to you. Regardless of the type of survey:

- All field representatives performing surveys have received training from the third-party survey companies with which Citizens has contracted, have regular background checks.
- You must provide access to locked gates and gated communities.
- Dogs and other pets must be secured.
- Before the date of the survey, the survey company will send you a post card, call you, or send a text message to inform you of the upcoming survey. If the survey company calls you and you are unable to answer, they will leave a voice message informing you of the upcoming survey.
- When the representative arrives on the survey date, they will knock on your door before beginning the survey.

A roof survey is when the representative takes photographs of the roof of your home and the roofs of any outbuildings. The survey company may contact you via mail, phone, or text message with more details.

An external-only survey is when the representative takes photographs of the exterior of your home, outbuildings and premises. The survey company may contact you via mail, phone or text message with more details.

No appointment is required for either of the above surveys unless the property is located in a gated community. The representative will knock on the door to let you know they have arrived. If a tenant is living in the home, please be certain that they are aware of the impending survey. While it is not required that anyone be home for either a roof survey or external-only survey, the representative will need access to the entire exterior of the home. If no one is home, the representative will still conduct the survey if there is access to the exterior of the home.

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An internal/external survey is when the representative enters your home to check all systems, including the electrical panel, water heater, air handler and plumbing connections and to document observed conditions. The representative also will take photographs of the exterior of your home, outbuildings and premises. The survey company representative may contact you via phone or a text message in the next week to schedule the survey. If you are unable to be present for an internal survey, you can designate a person 18 years old or older to allow the representative access.

Once the survey is completed, your agent will advise you of any findings requiring further action.

Some things to be aware of:

- If you need to reschedule, please contact the survey company directly.
- You agreed to property surveys when you signed your application for Citizens insurance, and your policy permits Citizens to conduct surveys.
- Failure to respond to an survey request or refusal to allow a survey will result in cancellation or nonrenewal of coverage.

Your agent has been notified of this survey. If you have any questions, you can contact them: 305-453-6241 or mary@houstoninsuranceagency.net.

We thank you in advance for your cooperation with this time-sensitive matter.

Do not reply to this email. If you have a question about this email or your policy, contact your agent or use our [Contact Us](#) form. To ensure our emails continue to reach your inbox, add our email address or domain to your safe senders list.

This email is not spam. You received this email because you are a Citizens policyholder, and we want to convey important information about your policy. Citizens uses your personal information only as authorized or required by law and as necessary to provide our products and services to you. Citizens does not use or share your personal information for marketing purposes. For more details, please see the [Privacy Policy](#) on the Citizens website.



Citizens Property Insurance Corporation

www.citizensfla.com

[myPolicy](#)

Report and view claims. Enroll in paperless delivery. Make payments. Access policy documents.

24/7/365

866.411.2742

Report a claim 24/7/365 or

Get specific policy information weekdays from 8:00 a.m. to 5:30 p.m. ET

7



4 Pictures submitted
for proof of severe
Insect infestation observed
after we cut.





(b)



01

Arborist's Restoration Plan

11

Second Inspection

Additional Clarification



April 11, 2026

Laurel Rafford
144 N. Coconut Palm Blvd.
Tavernier, FL 33070

Dear Village of Islamorada,

Several months ago I composed an arborist letter regarding a Green Buttonwood tree in the side yard of Laurel Rafford. Laurel did some pruning that was not within the Village of Islamorada or International Society of Arboriculture standards. I was asked to draft this addendum to my letter for a hearing that will occur on 4/21/26 regarding the tree. This letter is simply for additional perspective that may help clarify some details surrounding the tree and the pruning that was done.

Laurel's goal is to follow the draft of my arborist report in hopes that the tree will continue to live and regrow. She understands that the tree will not be able to grow branches the size that were removed. Laurel likes the tree and is willing to go through the process of enabling its future growth and development.

I have explained to Laurel what the "drip line" of the tree looks like and how to water it to help it grow. The tree will be watered from a 240 gallon rain barrel system that collects rain water. It will be watered for 15 minutes and if the rain barrel water is not readily available she will utilize a garden hose. There will not be any fertilizer applied as per my initial recommendation.

Laurel understands that the tree will not be restored to its original form in 2 years, however is hopeful because there is lots of new growth and leaves. The tree is alive and growing. It still has a very healthy root system that will enable future growth. If there are any conditions of concern within the restoration period I have made myself available to stop by and have a look. Any unsafe conditions will be documented and reviewed with the Village of Islamorada before anything is done.

Having lived in the house for 35 years Laurel, her husband, and son will keep a close eye on the tree. They will make sure that it stays watered and healthy as per my restoration plan. The Raffords are committed to making sure that everything necessary is done to enable the tree to

thrive and stay healthy. I am also willing to help them restore the tree and provide professional advice and guidance as needed.

Kind Regards,

Jason R. Anderson
305-699-7202
silverpalmservices@gmail.com
ISA Certified Arborist FL-6340A
TRAQ, PMT, PPQ, CTSP, EHAP

Current Pictures taken 4-11 by my Arborist upon his

13

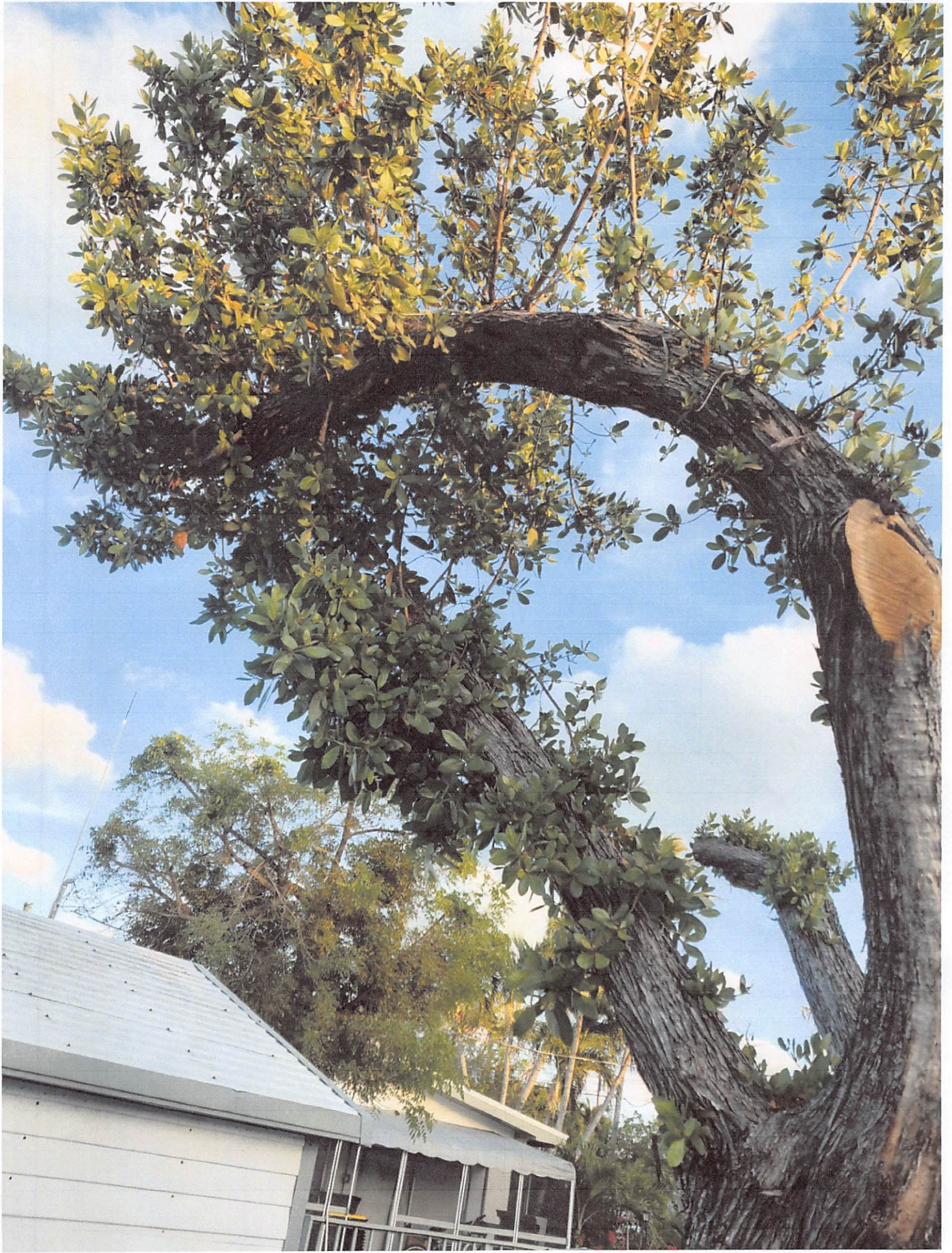
Inspection



They are deemed to be Healthy & Thriving



15



My Arborist's Restoration Plan

First Inspection

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2/28/26

Dear Village of Islamorada,

My assignment was to create a two year restoration plan for (2) mature improperly pruned Green Buttonwood (*Conocarpus erectus*) trees. The trees are located at 150 N. Coconut Palm Blvd., Tavernier FL 33070. This address is inside of the Plantation Key Colony neighborhood. This neighborhood is located at mile marker 90 on the bayside of US Highway 1. The property and trees are owned by Laurel Rafford.

The larger of the two Green Buttonwood (*Conocarpus erectus*) trees are located at the back left corner of the property. The tree has a D.B.H. of 43". The approximate canopy spread is not known due to the complete removal of canopy and vegetation from the top of the tree. The tree was cut-off at 8', but has a co-dominant stem that has vegetation and leaves. I am certain that the tree will regenerate growth of branches, but will not be able to restore its natural form in 2 years. These trees are exceptionally hardy, and will likely sprout growth from the top at some point.

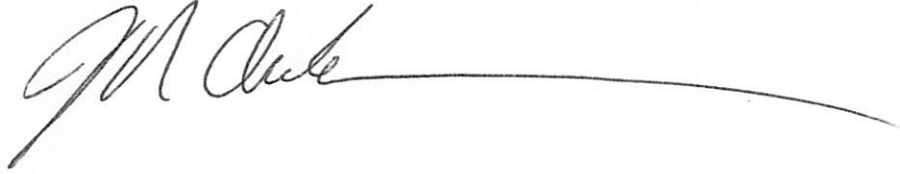
In order to encourage growth I recommend daily watering the larger tree for 15 minutes around the drip line of the tree. The drip line is approximately 6'-8' away from the trunk all around. As new growth appears on the larger Green Buttonwood (*Conocarpus erectus*) tree, I DO NOT recommend any pruning or fertilizer for 2 years. The tree needs to flush out new growth of branches and leaves to feed the large trunk underneath. The tree should continue to be watered until the rainy season returns to the keys in the summertime.

The second Green Buttonwood (*Conocarpus erectus*) tree is located on the back left side of the property closer to the property line. The tree has a 27" D.B.H. The tree was pruned in a "hat rack" style but has some leaves and is regenerating branches. The new growth is going to be "weak attachments" or "sucker growth". The tree will not grow to it's natural structure within 2 years. Most of the limbs removed were large dominant leaders.

For the next two years I do not recommend any pruning or fertilization for this tree. I do recommend watering around the drip line of the tree throughout the wintertime months until we are in a rainy season. I would also recommend that nothing is parked underneath the trees that would compact the soil around the root zone.

My additional recommendation for restoration is that an ISA Certified arborist should monitor the pruning and restoration of these trees. Monitoring should take place every 6 months unless there is an additional concern. I am happy to provide these services if needed.

Thank You,
Jason R. Anderson

A handwritten signature in black ink, appearing to read 'J. Anderson', followed by a long horizontal flourish line extending to the right.

ISA Certified Arborist #FL6340A
TRAQ, PPQ, CTSP, EHAP, PMT
silverpalmservices@gmail.com
305-699-7202

My Arborist suggested I get an exterminators opinion on the insect infestation since he does not have the proper or expert qualifications for that. I consulted my brother in law. He owned an exterminating business for many years but sold it when he retired to Lakeland. He recommended this product to be the safest for pets and highly effective. We have been using it since with very successful results and no signs of continued infestation.

Evidence submitted
that insect infestation
was addressed

19

For Infestation & Prevention
**Kills Wood Destroying Insects,
Mold & Fungi That Cause Wood Rot**

HARRIS

termite powder

ODORLESS • NON-FLAMMABLE

Makes 1 GAL - Covers 200 sq ft

CAUTION: KEEP OUT OF REACH OF CHILDREN
See Directions for Use and Precautionary Statements on Back Panel

Net Wt: 1 lb (16 oz / 453 g)

1 lb (453 g) of active ingredient Tetrahydrofuran
INSECTICIDE/FUNGICIDE

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Outlook

Jason Anderson's Addendum & Current Pictures

From laurel rafford <lrafford@hotmail.com>

Date Mon 4/13/2026 10:06 PM

To Daniel Parobok <daniel.parobok@islamorada.fl.us>

4 attachments (5 MB)

Jasons arborist letter to the Village.pdf; Arborists second picture.pdf; Arborist's first tree picture.pdf; Arborist's third picture.pdf;

Hi Daniel,

I hope all is going great for you! We are back from our California trip. We had a wonderful time but are glad to be home. Jason Anderson came on Saturday to monitor our trees. Since the hearing is coming up shortly, he wanted to make sure you got this to scan to my file. He also took current pictures. They are thankfully thriving!! My son was taking care of them while we were gone and keeping in touch with Jason on their progress. Thanks so much for your time and help!

Laurel

* 4 attachments crucial to my
defense promised but never
Scanned to submit
for you review

21

 Outlook

RE: Jason Anderson's Addendum & Current Pictures

From Daniel Parobok <daniel.parobok@islamorada.fl.us>

Date Tue 4/14/2026 8:26 AM

To laurel rafford <lrafford@hotmail.com>

Good morning. I am glad you had a good trip and traveled back safely. I will add these photos to the case file.

Thank you,

Daniel Parobok
Assistant Director of Planning

Certified Arborist FL-6801A
Tree Risk Assessment Qualified
LIAF Certified Landscape Inspector
FDEP Qualified Stormwater Management Inspector

(305) 481-9654 – Cell
(305) 664-6497 - Direct
daniel.parobok@islamorada.fl.us

****How are we doing? Click [here](#) to complete our Customer Survey****

Please Note: Florida Public Records Law provides that most written communications to or from municipal employees regarding Village business are public records, available to the public and media upon request. Therefore, this email may be subject to public disclosure.

From: laurel rafford <lrafford@hotmail.com>
Sent: Monday, April 13, 2026 10:06 PM
To: Daniel Parobok <daniel.parobok@islamorada.fl.us>
Subject: Jason Anderson's Addendum & Current Pictures

CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

Hi Daniel,

I hope all is going great for you! We are back from our California trip. We had a wonderful time but are glad to be home. Jason Anderson came on Saturday to monitor our trees. Since the hearing is coming up shortly, he wanted to make sure you got this to scan to my file. He also took current pictures. They are thankfully thriving!! My son was taking care of them while we were gone and keeping in touch with Jason on their progress. Thanks so much for your time and help!

Laurel

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Outlook

My paperwork for the upcoming hearing

From laurel rafford <lrafford@hotmail.com>
Date Tue 4/14/2026 4:40 PM
To Devin Hughes <devin.hughes@islamorada.fl.us>
Cc Daniel Parobok <daniel.parobok@islamorada.fl.us>

3 attachments (4 MB)

Letter to Village Magistrate.pdf; Insurance Issues with Trees.pdf; Arborist's Clarification Letter to Magistrate.pdf;

Hi Devin,

I hope your week is going well! My nephew advised me to submit all my paperwork I want scanned into my file so the Magistrate will have time to review everything. I apologize for all the scans, but I always try to be very thorough in what I do. Please let me know if you have received everything. There should be 4 pictures. My letter to the Magistrate 3 pages. Insurance Issues 3 pages. Also, my Arborist's Clarification Letter to the Magistrate 2 pages. This I already sent to Daniel with some current pictures Jason took of all the new growth when he came to monitor it Saturday. I am so thankful that they are thriving! I recently bought a new printer/scanner, and I am not so comfortable with it as the old one. As always, thanks so much for your time. It is truly appreciated!!

Please keep in touch and enjoy your evening,

Laurel

PS I will send the pictures in a second email. Please also send the ones you already have.

* 3 attachments + 3 pictures
crucial to my defense promised
but never scanned to
submit for your review

RE: My paperwork for the upcoming hearing

From Devin Hughes <devin.hughes@islamorada.fl.us>
Date Wed 4/15/2026 7:48 AM
To laurel rafford <lrafford@hotmail.com>
Cc Paul Minning <paul.minning@islamorada.fl.us>

Good morning Laurel,

Daniel already forwarded me the email that contained the arborist email and the updated pictures, they've been added to the case. Thank you for these additional documents I'll add them as well.

This is a quasi-judicial proceeding not a civil/criminal one. This will be explained a bit better at the hearing from the Magistrate himself but basically the way it works is the magistrate will hear arguments from both sides at the hearing. You should bring these documents with you to the hearing and present them then.

The agenda for the April 21 hearing has been posted and can be found on the Village website. You can find what the Village will be presenting at the hearing there.

Thank you again and I hope you have a good week.

Devin M. Hughes
Code Compliance Officer
Islamorada Village of Islands
C(305)304-9152
O(305)664-6434



How are we doing? Click [here](#) to complete our Customer Survey

Please Note: Florida Public Records Law provides that most written communications to or from municipal employees regarding Village business are public records, available to the public and media upon request. Therefore, this email may be subject to public disclosure.

From: laurel rafford <lrafford@hotmail.com>
Sent: Tuesday, April 14, 2026 4:40 PM

My Summation

Good Day Your Honor,

Thank you very much for your fair wisdom to give me the opportunity to present the facts of my case. I am saddened that I experienced what had happened at my Compliance Hearing, I had four months of correspondence with two departments and two what appeared to be honorable young gentlemen. Over that time I grew to trust them as being helpful and professional. Unfortunately this is not what occurred. Please refer to my last page. The fact of the matter is that all they really ever did was pretend to be kind and tell me what I wanted to hear. I intended to add my Post Script to what I originally wrote when I read my statement but could not. I was promised at many points that my documents were being added to my file to be presented at the hearing I requested. I wanted fair and unbiased judgment to mediate our disagreement.

When I checked the website on Monday night I realized this did not occur. By then it was too late. I only saw nothing but two of my original emails scanned into my file for your review. I am also very disappointed at the supervision of all this by Paul Minning, the Officer in Charge. It appeared by the copies that were sent to him he was kept in the loop. I am old school and originally wanted to deal with him as Manager to Manager but I was told he wanted no part of that. Perhaps if the two of us would have encountered each other in that professional manner this would have not occurred.

I try in the wisdom of my old age to take people at their word. It was all so very disappointing to deal with the Village of Islamorada that I have called my home for 35 years! I had surgery for a brain aneurysm two years ago that has given me a new perspective on life. I feel very blessed to be alive let alone able to function properly. Because of this, I harbor no bad feelings against any of them. I hope after what I very much have to say to set the record straight, they feel the same about me. That being said and I appreciate you listening, I will try to sum up my arguments as best I can.

1] As I stated in my opening statement I want to keep my trees for the many reasons already discussed. I appreciate your careful review of all my paperwork and pictures to substantiate my side of this case. I have included a Table of Contents to verify all the pages I have submitted this time to make sure they are scanned. I have included 23 pages of documentation. My Summation includes 2 pages. The last page is the Post Script I originally intended for you to see. After attending the hearing, I know I was unfortunately misled and misguided. I guess I have lost my touch in judging character!

2] I have been made to feel like a criminal for taking care of my property and my neighbors as I felt a necessary utmost need to do. The fine and mitigation along with planting 28 trees is beyond unfair, This could be compared to the same kind of financial punishment given to some one who committed a second degree felony. All this on the word of one Village Arborist with very few years of experience with our Keys flora. He has many titles but very little practical experience. He could not even come up with his formula for assessing all this at the hearing, even with a calculator in his hand. I hope this formula you requested and required to be give by the end of the day was accurate. I really don't see how it could be since he needs the dimensions of the canopy head before it was cut which he has never even seen to calculate. He never even brought a tape measure to my inspection to measure anything he observed about my trees. How is he even able to make any kind intricate calculation of this type without measurement of my trees or surrounding area? He could not even explain to you the basic theorem with a calculator. No one is able to do this professionally or correctly by just looking at it. He deceived me many times especially about kindly promising to scan everything for me. I hope he is not also deceiving you and the rest of those in his department.

3] This is a Buttonwood tree. They have survived countless hurricanes with much more than "Hat Racking" done to them. They are one of the most hardy and resilient trees in the Keys and have survived here for centuries. I was just told I have many seedlings of them at any one time growing in the ground all over my property that my yard man mistakes for weeds. They are certainly not endangered. I could grow 28 of them to maturity anytime. To plant 28 more would make it a hardwood hammock in five years. They multiply rapidly and are one of the few trees that like and tolerate salt water. I would understand if I trimmed a Mangrove improperly because they hold in the land. As I stated before, my trees root system literally does hold my land in from falling into the sea. To remove them will eventually cause this catastrophe. Without a trunk, roots will decay. Any Arborist should know this. To keep them or remove them has the same consequences. It would only be a matter of time. Does the Village of Islamorada really want to be made financially responsible for any of this to occur at anytime on the word of their current Arborist?

4] It truly breaks my heart how our beautiful paradise has been destroyed by development. Just on my own canal there were entire thick woods of ancient different species on the vacant lots. Now there are absolutely no vacant lots, not even one. Birds were everywhere because they had a home in all those trees. My son had an owl he nursed back to health. An osprey and white heron came to our dock every day that he fed. A family of parrots were every ones pets. Now all we see are three story monster concrete stilt houses instead of that all that unique beauty. They came in and bulldozed every piece of vegetation that existed everywhere.. Some of these houses have been built in the past 5 years. Where was the Village then? Did people just maneuver the system and pay the high price of a permit to cut all of it down? Did they just pay the after the fact permit fee I am request to purchase and not care just to get what they want? Is the Village allowing all this to happen for the revenue? I really can not believe that a 71 year old women like myself has to go through all this drama and stress I certainly don't need just to keep the trees I really care about! I am not on any social media, I don't believe in it. But it would make an incredible story to tell the world. That in a place you are not allow to cut down trees and are very notorious for it, won't let me keep mine. Code Enforcement claims their job is to protect the trees. They refuse to give mine that are alive and thriving after four months even a chance. They are no threat to anyone or anything since all the real danger has been pruned away. All this on the word of one arborist. What an incredible contradiction of terms!

5] I will be more than happy to plant two trees even twice that to make up for what I felt I had no choice but to prune. Just as long as I can keep mine. I will even donate what might be needed at Mike Forrester's Dog Park, Which aside from all this, truly admire Paul Minning for this tribute. Just as long as I can keep my trees. As I said before, this is and never was a matter of money. This is a matter of complete and honest principle.

6] With great respect Your Honor I rest my side of this case. Thank you very much for taking the time to listen to me and reviewing my documentation. I pray you have the wisdom and understanding to realize how I feel. If I have offended anyone here, it was never my intention. What I had to say in this case just truly needed to be said.

Post Script

I just wanted you to know for the record, even though we did not always agree in matters it was a rather unexpected pleasure to deal with both Devin Hughes and Daniel Parobok. I have had countless people work for me over the years. They have what I call the three P's of successful Customer Service.

Patient: No matter how many questions I had both answered them for their very different departments by taking time to explain in detail with no judgment.

Prompt: I never waited more than a day to get honest answers to any of my issues.

Professional: They both had a very extensive knowledge of their jobs and managed to share it with kindness. I truly wish I had employees like them to work for me!