
From: Vilato, Kenneth
Sent: Tuesday, June 14, 2022 5:46 PM
To: Christian Fong
Subject: Re: 515 Loretto Ave. - Case #: NOVI-22-04-0042

Mr Fong,
I'm sorry to hear about your situation dealing with your insurance company.
Your initial compliance date was to be 5/5/22.
So the case is over due for the Notice of violation.
If you like you can speak with one of my Supervisors.
Terri Sheppard [305-460-5239](tel:305-460-5239) tsheppard@coralgables.com or
Antoine Loar [305-733-0274](tel:305-733-0274)
Aloar@coralgables.com

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From: Christian Fong <christian@cfonglaw.com>
Sent: Thursday, May 5, 2022 8:02:05 PM
To: Vilato, Kenneth <kvilato@coralgables.com>
Subject: 515 Loretto Ave. - Case #: NOVI-22-04-0042

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Good evening Mr. Vilato:

I am the owner and resident of the property located at [515 Loretto Ave. Coral Gables, FL 33146](#), and I am writing in connection with a Code Enforcement Violation Warning (Case #: NOVI-22-04-0042) that was recently issued about our property. More specifically, the Violation Warning states that the Code Enforcement Officer commented that our "*Roof is in dirty and in disrepair with blue tarp on it*". It also suggests that to correct the violation, we "Must repair or replace roof", pressure clean and obtain all approvals and permits to complete work.

On July 12, 2021, the ceiling in our living room unexpectedly collapsed. Unbeknownst to us, a water intrusion from our roof caused the ceiling to cave in. Luckily, no one was injured. We immediately contacted our insurance company regarding the issue and the damage, to seek coverage for the necessary repairs to the roof and to the interior of our home. To mitigate the potential for any additional damage or personal injury, we had a tarp placed on the roof.

Like most insurance companies that insure properties in Florida, our insurer denied our claim for the roof, yet approved coverage for the damage to the interior of our home. Unfortunately, we were left with no other choice than to file a lawsuit against the insurance company and the matter is still ongoing. *CHRISTIAN FONG VS UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY (2022-000094-CA-01)*.

I have been a Coral Gables resident my entire life, having grown up in one of our City's designated historic homes on Asturia Avenue. We would want nothing more than to remove the tarp and replace our roof. However, we cannot do so at this time due to our claim in court and risk of jeopardizing our right to compensation for the cost/expense to fix the roof and the damage inside our home. If removal of the tarp and/or other corrective measures are required by the City of Coral Gables, the potential for further damage and risk of personal injury will be significantly increased.

Based on the foregoing, I respectfully request that the City of Coral Gables refrain from issuing a Notice of Violation due to our inability to take corrective measures at this time. Should you require any additional information, please let me know. However, if the City will be issuing a Notice of Violation, I would greatly appreciate the opportunity to speak with someone in the Code Enforcement Division beforehand.

Thank you in advance for your understanding. I look forward to a response to this request.

Regards,

Christian Fong, Esq.



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