

**STATE OF NEW JERSEY  
DEPARTMENT OF COMMUNITY AFFAIRS**

**FINAL DECISION**

OAL DKT. NO. CAF 18502-15

AGENCY DKT. NO. SRAP-116-15

**B.L.,**  
Petitioner,  
v.

**DEPARTMENT OF COMMUNITY AFFAIRS,  
DIVISION OF HOUSING AND COMMUNITY RESOURCES**

Respondent.

Having reviewed the Initial Decision of the Administrative Law Judge in this matter, together with any exceptions or replies submitted, I hereby adopt the Initial Decision as the Commissioner's Final Decision.

Date: 7/14/16

  
**CHARLES A. RICHMAN**  
Commissioner