



State of New Jersey
DEPARTMENT OF COMMUNITY AFFAIRS
101 SOUTH BROAD STREET
PO Box 800
TRENTON, NJ 08625-0800
(609) 292-6420

CHRIS CHRISTIE
Governor

KIM GUADAGNO
Lt. Governor

CHARLES A. RICHMAN
Commissioner

October 17, 2016

Via Regular Mail

Dawn Callahan
12 Hearth Way
Toms River, New Jersey 08755

Via Electronic Mail

Nicole Colon
Sandy Recovery Division
101 S. Broad Street
P.O. Box 800
Trenton, New Jersey 08625-0800

Re: Dawn Callahan v. DCA, Sandy Recovery Division
Docket No. CAF 12054-15

Dear Parties:

Enclosed please find a copy of the Final Decision in the matter referenced above. Should you wish to appeal from this Decision, you have the right to take an appeal with the Appellate Division of the Superior Court [Rules Governing the Courts of New Jersey, 2:2-3(a)(2)]. You must do so, however, within 45 days from the date of service of this Decision.

Very truly yours,

Donald Palombi
Director of Policy

Enclosure



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

FINAL DECISION

DAWN CALLAHAN,

Petitioner,

OAL DKT. NO. CAF 12054-15
AGENCY DKT. NO. LMI001387

v.

**DEPARTMENT OF COMMUNITY AFFAIRS,
SANDY RECOVERY DIVISION,**

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: October 17, 2016



CHARLES A. RICHMAN
Commissioner