

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

**FINAL DECISION**

OAL DKT. NO. CAF 15783-15

AGENCY DKT. NO: RRE0019589

**MAI HAN,**  
Petitioner,  
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: 5/13/16



---

**CHARLES A. RICHMAN,**  
Commissioner