

STATE OF NEW JERSEY  
DEPARTMENT OF COMMUNITY AFFAIRS

FINAL DECISION

OAL DKT. NO. CAF 2158-15

AGENCY DKT. NO. RRE0015502

**GEORGE HUTCHINSON,**  
Petitioner,  
v.

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

AND

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

OAL DKT NO. CAF 5046-15

v.

AGENCY DKT. NO. RSP0015508

**GEORGE HUTCHINSON,**  
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: 2/12/16



**CHARLES A. RICHMAN**  
Commissioner