

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

**FINAL DECISION**

OAL DKT. NO. CAF 8913-14

AGENCY DKT. NO. RSP0035738 and  
RRE0035720

**BERNADETTE MCCADE,**

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: 2/23/15

  
\_\_\_\_\_  
**RICHARD E. CONSTABLE, III**  
Commissioner