

STATE OF NEW JERSEY
DEPARTMENT OF COMMUNITY AFFAIRS

FINAL DECISION

OAL DKT. NO. CAF 3316-15

AGENCY DKT. NO. RRE0034900

ANTOINETTE CARMICHAEL,
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: 6/19/15



CHARLES A. RICHMAN
Acting Commissioner