## STATE OF NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS

## FINAL DECISION

OAL DKT. NO. CAF 12004-14; CAF 12054-14

AGENCY DKT. NO. RSP0038310; RRE0039566

CONSOLIDATED

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

v.

ALAN FRANCO,

Respondent.

ALAN FRANCO,

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: 7/13/15

CHARLES A. RICHMAN

Commissioner