

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

**FINAL DECISION**

OAL DKT. NO. CAF 10475-14

AGENCY DKT. NO. N/A

**CATHERINE COYLE,**  
Petitioner,

v.

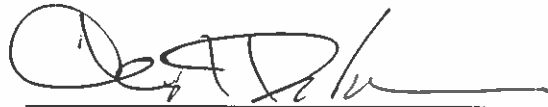
**DEPARTMENT OF COMMUNITY AFFAIRS, SANDY RECOVERY DIVISION,**  
Respondent.

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.

Noted for the record is my disagreement with Judge Gorman's reliance upon the petitioner's sophistication, or lack thereof, as the basis for determining the validity of the claim. Nor do I find that an applicant for the RREM Program would automatically apply for the Resettlement Program. Approximately 7% of applicants did not apply for both programs. I agree with the ultimate finding and conclusion, but rely solely upon the other arguments related to the correspondence between the parties and exhibits as presented.

Date:

9/17/15



**CHARLES A. RICHMAN**  
Commissioner