

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

**FINAL DECISION**

OAL DKT. NO. CAF 15801-14  
CAF06068-15


AGENCY DKT. NO: N/A

**CURTIS PERKINS,**  
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: 10/21/15



**CHARLES A. RICHMAN,**  
Commissioner