

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

**FINAL DECISION**

OAL DKT. NO. CAF 390-15

AGENCY DKT. NO. RRE 0032876

**NORMA DRAGO,**  
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: 12/18/15

  
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**CHARLES A. RICHMAN**  
Commissioner