

STATE OF NEW JERSEY  
DEPARTMENT OF COMMUNITY AFFAIRS

FINAL DECISION

OAL DKT. NO. CAF 5646-15

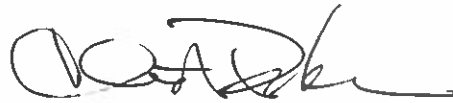
AGENCY DKT. NO. RRE 0040842

**CHERYL SWARTZ,**  
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 reject the Initial Decision and adopt the agency decision as the Commissioner's Final Decision. All of the objective paperwork established Pennsylvania as the Petitioners primary residence. Petitioner did not provide any paperwork that the damaged property was her primary residence. Petitioner's tax return for 2012 indicates Pennsylvania as the primary residence. Petitioner's husband collected unemployment benefits from Pennsylvania. Petitioner's license was in Pennsylvania as was her voter registration. As such, Petitioner has not proven primary residence in accordance with program rules, having submitted none of the required documents. The ancillary proofs submitted are insufficient to find primary residence.

Date: 12/18/15



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**CHARLES A. RICHMAN**  
Commissioner