

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

FINAL DECISION

OAL DKT. NO. CAF 12605-15

CONSOLIDATED

AGENCY DKT. NO. RSP0004755

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

Petitioner,

v.

CARMEN MARTINEZ,

Respondent

CARMEN MARTINEZ,

OAL DKT. NO. CAF 12604-15

Petitioner,

AGENCY DKT NO. RRE0016235

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: 3/23/16



CHARLES A. RICHMAN
Commissioner