

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

**FINAL DECISION**

OAL DKT. NO. CAF 6343-15

AGENCY DKT. NO. RRE0021232

**MARGARET SCRAGG,**

Petitioner,

v.

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

Respondent.

OAL DKT. NO. CAF 6300-15

AGENCY DKT. NO. RSP0021137

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

Petitioner,

v.

**MARGARET SCRAGG,**

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: 3/14/16



**CHARLES A. RICHMAN**  
Commissioner