

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

**FINAL DECISION**

OAL DKT. NO. CAF 15789-15

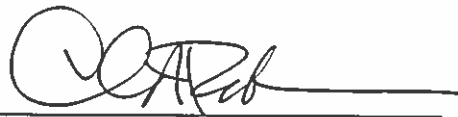
AGENCY DKT. NO. LMI0002036

**JAMES ZOCCOLI,**  
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: 8/20/16



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**CHARLES A. RICHMAN**  
Commissioner