



State of New Jersey
DEPARTMENT OF COMMUNITY AFFAIRS
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CHRIS CHRISTIE
Governor

KIM GUADAGNO
Lt. Governor

CHARLES A. RICHMAN
Commissioner

November 8, 2017

Via Regular Mail

Robert Girardo
75 E. West Jersey Ave
Pleasantville, New Jersey 08232

Robert Girardo
2804 Central Avenue
Ocean City, New Jersey 08226

Via Electronic Mail

Nicole Colon
Sandy Recovery Division
101 S. Broad Street
Post Office Box 823
Trenton, New Jersey 08625

Re: Department of Community Affairs, Sandy Recovery Division v. Robert Girardo
OAL Docket No. CAF 04187-17

Dear Parties:

Enclosed please find a copy of the Final Decision in the matter referenced above. Should you wish to appeal from this Decision, you have the right to take an appeal with the Appellate Division of the Superior Court [Rules Governing the Courts of New Jersey, 2:2-3(a)(2)]. You must do so, however, within 45 days from the date of service of this Decision.

Sincerely,

Donald Palombi
Director of Policy & Regulatory Affairs

Enclosure



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

FINAL DECISION

OAL DKT. NO. CAF 04187-17

AGENCY DKT. NOs. RSP 0018485
AND RRE 0018530

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

Petitioner,

v.

ROBERT GIRARDO,

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: _____

11/8/17



CHARLES A. RICHMAN
Commissioner