

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

FINAL DECISION

OAL DKT. NO. CAF 402-15

AGENCY DKT. NO. SRP 0042947

AFSANA BEGUM

Petitioner,

v.

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

Respondent.

OAL DKT. NO. CAF 7382-15

AGENCY DKT. NO. SRP 0042948
SRP 0042950

AFSANA BEGUM

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: 4/25/16



CHARLES A. RICHMAN
Commissioner