STATE OF NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS

FINAL DECISION

OAL DKT. NO. CAF 4916-15

AGENCY DKT. NO. RSP0022092

DEPARTMENT OF COMMUNITY AFFAIRS, SANDY RECOVERY DIVISION,

Petitioner,

v.

THERESA SCOTT,

Respondent.

AND

OAL DKT. NO. CAF 16769-14

AGENCY DKT. NO. RRE0021936

THERESA SCOTT,

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: 8/22/16

CHARLES A. RICHMAN

Commissioner