



State of New Jersey  
DEPARTMENT OF COMMUNITY AFFAIRS  
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CHRIS CHRISTIE  
*Governor*

KIM GUADAGNO  
*Lt. Governor*

CHARLES A. RICHMAN  
*Commissioner*

July 27, 2017

**Via Regular Mail**

Daniel J. Welsh, Esq.  
549 Summit Avenue  
Jersey City, New Jersey 07306

**Via Electronic Mail**

Nicole Colon  
Sandy Recovery Division  
101 S. Broad Street  
P.O. Box 800  
Trenton, New Jersey 08625-0800

Re: Department of Community Affairs, Sandy Recovery Division v. Timothy Carey  
Docket No. CAF 9568-15

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.

Very truly yours,

Donald Palombi  
Director of Policy

Enclosure



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

**FINAL DECISION**

OAL DKT. NO. CAF 9568-15  
AGENCY DKT. NO. RSP0019394

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

Petitioner,

v.

**TIMOTHY CAREY,**

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: \_\_\_\_\_

7/28/17



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**CHARLES A. RICHMAN**  
Commissioner