



State of New Jersey
DEPARTMENT OF COMMUNITY AFFAIRS
101 SOUTH BROAD STREET
PO Box 800
TRENTON, NJ 08625-0800
(609) 292-6420

CHRIS CHRISTIE
Governor

KIM GUADAGNO
Lt. Governor

CHARLES A. RICHMAN
Commissioner

November 21, 2017

Via Regular Mail

Chad M. Sherwood, Esq.
1109 South Main Street
Pleasantville, New Jersey 08232

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. Kimmy Phan, and
Kimmy Phan v. Department of Community Affairs, Sandy Recovery Division
OAL Docket Nos. CAF 01415-16 and 01416-16 (Consolidated)

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

Enclosure



STATE OF NEW JERSEY
DEPARTMENT OF COMMUNITY AFFAIRS

FINAL DECISION

DEPARTMENT OF COMMUNITY AFFAIRS,
SANDY RECOVERY DIVISION
Petitioner,

OAL DKT. NOS. CAF 01415-16
and 01416-16 (CONSOLIDATED)
AGENCY DKT. NOS. RREM 0035360
and RSP 0029552

v.

KIMMY PHAN,
Respondent.

KIMMY PHAN,
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:

11/21/17



CHARLES A. RICHMAN
Commissioner