

STATE OF NEW JERSEY
DEPARTMENT OF COMMUNITY AFFAIRS

FINAL DECISION

OAL DKT. NO. CAF 8961-15

AGENCY DKT. NO. RRE0009311

CLAIRE GALLAGHER,

Petitioner,

v.

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

Respondent.

OAL DKT. NO. CAF 8962-15

AGENCY DKT. NO. RSP0009287

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

Petitioner,

v.

CLAIRE GALLAGHER,

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: 5/5/16



CHARLES A. RICHMAN
Commissioner