

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

**FINAL DECISION**

OAL DKT. NO. CAF 12774-15

AGENCY DKT. NO. SRAP 114-15

**L.W.,**

Petitioner,

v.

**DEPARTMENT OF COMMUNITY  
AFFAIRS, DIVISION OF HOUSING**

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: 12/27/15



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**CHARLES A. RICHMAN**  
Commissioner