## STATE OF NEW JERSEY DEPARTMENT OF COMMUNITY AFFAIRS

**FINAL DECISION** 

VITO CARNAZZA,

OAL DKT. NO. CAF 12990-14

Petitioner,

AGENCY DKT. NO. RRE0036713

v.

DEPARTMENT OF COMMUNITY AFFAIRS, SANDY RECOVERY DIVISION,

Respondent.

And

DEPARTMENT OF COMMUNITY AFFAIRS, SANDY RECOVERY DIVISION,

OAL DKT. NO. CAF 7465-15

Petitioner,

AGENCY DKT. NO. RSP0034249

v.

VITO CARNAZZA,

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: 1/12/16

**CHARLES A. RICHMAN** 

Commissioner