

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

FINAL DECISION

OAL DKT. NO. CAF 06678-15

AGENCY DKT. NO. SRAP-107-15

**DEPARTMENT OF COMMUNITY
AFFAIRS,**

Petitioner,

v.

I.W.,

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: 11/17/15



CHARLES A. RICHMAN
Commissioner