

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

**FINAL DECISION**

OAL DKT. NO. CAF 5879-14

AGENCY DKT. NO. RSP0038649

**BEATRIZ OTERO,**

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: 1-16-15



---

**RICHARD E. CONSTABLE, III**  
Commissioner