

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

**FINAL DECISION**

OAL DKT. NO. CAF 11949-14; CAF 11985-14

AGENCY DKT. NO. RSP0018002; RRE0018014

CONSOLIDATED

**DEPARTMENT OF COMMUNITY AFFAIRS, SANDY RECOVERY DIVISION,**  
Petitioner,  
v.

**ARACELI ZIEMBA,**  
Respondent.

**ARACELI ZIEMBA,**  
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: 5/28/13

  
**CHARLES A. RICHMAN**  
Acting Commissioner