

STATE OF NEW JERSEY
DEPARTMENT OF COMMUNITY AFFAIRS

FINAL DECISION

OAL DKT. NO. CAF 16170-15

CONSOLIDATED

DEPARTMENT OF COMMUNITY AFFAIRS,
SANDY RECOVERY DIVISION,
Petitioner,

v.

NICOLE HOELZL,
Respondent

NICOLE HOELZL,

OAL DKT. NO. CAF 16169-15

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: 3/21/16



CHARLES A. RICHMAN
Commissioner