

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

FINAL DECISION

OAL DKT. NO. CAF 12407-15

AGENCY DKT. NO. RSP0014356

**DEPARTMENT OF COMMUNITY AFFAIRS,
SANDY RECOVERY DIVISION**

Petitioner,

v.

LUANN ZULLO

Respondent.

Having reviewed the Initial Decision of the Administrative Law Judge in this matter, together with any exceptions or replies submitted, I adopt the Initial Decision as the Commissioner's Final Decision in this matter.

Date: 4/25/14



CHARLES A. RICHMAN
Commissioner