



**State of New Jersey**  
DEPARTMENT OF COMMUNITY AFFAIRS  
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CHRIS CHRISTIE  
*Governor*

KIM GUADAGNO  
*Lt. Governor*

CHARLES A. RICHMAN  
*Commissioner*

January 17, 2017

**Via Regular Mail**

Mark W. Welsh, Esq.  
Northeast New Jersey Legal Services  
190 Moore Street, Suite 100  
Hackensack, New Jersey 07601

**Via Electronic Mail**

Nicole Colon  
Sandy Recovery Division  
101 S. Broad Street  
Post Office Box 823  
Trenton, New Jersey 08625

Re: Barbara Taylor v. DCA, Sandy Recovery Division  
OAL Docket No. CAF 04957-16

Dear Parties:

Enclosed please find a copy of the Final Decision in the matter referenced above. Should you wish to appeal from this Decision, you have the right to take an appeal with the Appellate Division of the Superior Court [Rules Governing the Courts of New Jersey, 2:2-3(a)(2)]. You must do so, however, within 45 days from the date of service of this Decision.

Sincerely,

Donald Palombi  
Director of Policy

Enclosure



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

**FINAL DECISION**

**BARBARA TAYLOR,**

Petitioner,

OAL DKT. NO. CAF 04957-16  
AGENCY DKT. NO. LMI0001417

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: 1/17/17

  
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**CHARLES A. RICHMAN**  
Commissioner