July 8, 2014

Ms. Tracy Kilmer Floodplain Administrator 20 West Broad Street Palmyra, NJ 08065

Dear Ms. Kilmer:

Enclosed are the preliminary results regarding credits for your Community Rating System (CRS) cycle verification.

At the present time, I have verified 1520 credit points for the Borough of Palmyra. This results in an improvement from a CRS Classification of 8 to a CRS Classification of 7. Attached are a <u>draft</u> verification report and a <u>draft</u> credit calculations worksheet AW-720 which contains an overall point summary. The information provided is subject to acceptance by DHS/FEMA.

Thank you for your cooperation during my visit. If you have any questions or if I can be of future assistance, please do not hesitate to contact me.

Respectfully yours,

Amanda Gowans

Amanda Gowans, CFM ISO/CRS Specialist

enc.

cc: The Honorable Karen Scheffler, Mayor of Palmyra Ms. Crystal Tramunti, DHS/FEMA Region II Mr. John Moyle, State NFIP Coordinator ISO Planning Technical Coordinator