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**Berlin Couple, Stunned by Flood Insurance, Organize Rally 9/28 at State House  
Awareness and Fairness Rally Part of National Effort**

September 26, 2013 - Montpelier, VT – A rally will take place in Montpelier this Saturday at 12:00 PM in front of the State House to promote awareness of the impending sharp flood insurance rate increases and to advocate for a delay or repeal of these increases and sensible and transparent reforms to the National Flood Insurance Program.

In Vermont and across the country, property owners who live in a floodway and currently have flood insurance may be facing huge premium increases. Implementation of new flood maps combined with higher flood insurance rates starting October 1st will affect property values and potentially cause mortgage defaults and financial hardship for anyone who currently carries flood insurance. Even property owners who are not currently required to have insurance will be affected, since the new rates kick in upon transfer of the home, home repair, a lapsed policy, or revisions to the flood map.

Saturday's rally is one of many nationwide gatherings in at least ten other states in a growing movement called "Stop FEMA Now," opposing the well-intentioned but poorly implemented law that is affecting the 22,000 communities with flood zones and the approximately 5.5 million households with flood insurance policies.

Because of the phasing in of grandfathered properties and policies, the full effects of Biggert-Waters are not known and many Vermonters are not even aware this is looming on the horizon. Delaying implementation will allow FEMA to study and understand the economic impact as required by the original Act.

"We are still in a state of shock after the quote we received from our insurance company. Overnight, we went from no flood insurance requirement to a mandatory \$8,000 annual premium" said Chris Winters, organizer of the event. "It's a huge financial and emotional blow to our family."

Winters, his wife Sarah, and their four children live in an old mill house perched above the Dog River in Berlin. The house has stood there for 165 years and did not flood during Tropical Storm Irene, yet the home is classified as "high risk" in FEMA's revised flood maps. Under the Biggert-Waters Flood Insurance Reform Act of 2012, policyholders must now pay for FEMA's long-running deficits. This means huge increases in rates without regard for the financial impact this will have on coastal and riverine communities.

The Winters are still not sure how they will deal with this unexpected expense. "We may have to sell, but it will be at a loss and will have a big impact on our ability to buy a new home. We'd hate to leave. We love it here." said Sarah Alberghini Winters. "We have no control over this change to our flood designation but what we can do is help to warn others and try to convince our congressional delegation to work to fix this mistake."

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