

A native of Meridian, Mississippi, Colonel Chalk attended Meridian Community College and received an Associate of Arts Degree in Accounting in 1974. After enlisting in the Mississippi Air National Guard and completing Undergraduate Navigator Training, he attended Mississippi State University—Meridian where he received a Bachelor of Science Degree in Accounting in 1984. Colonel Chalk received a Masters of Commercial Aviation from Delta State University on Dec. 14, 2002.

Colonel Chalk received his commission through the Academy of Military Science, Knoxville, Tennessee on Nov. 16, 1978. After commissioning, he attended Undergraduate Navigator Training, Mather Air Force Base, California, which he completed on Nov. 17, 1979. On Dec. 27, 1979, he graduated from Tactical Navigation Training at Shaw Air Force Base, South Carolina.

Colonel Chalk served as the 153rd Air Refueling Squadron Detachment Commander while deployed in support of Operation Phoenix Duke II, Rhein Main Air Base, Germany, flying numerous air refueling missions over former Soviet Bloc countries. He also served as Detachment Commander for Operation Deliberate Forge, Operation Joint Forge, Istres, France and Operation Northern Viking, Keflavik, Iceland. Colonel Chalk was activated Oct. 17, 2001, deploying as Commander, 341 EARS, Incirlik Air Base, Turkey in support of Operation Enduring Freedom. He has served as the Commander of the 478th Expeditionary Operations Squadron, Manta, Ecuador, the 506th Expeditionary Air Refueling Squadron, Andersen Air Force Base, Guam, and Viking South, Bahia Blanca, Argentina in support of the 2005 Summit of the Americas.

His awards and decorations include the Meritorious Service Medal with one device; Air Medal; Aerial Achievement Medal; Air Force Commendation Medal with two devices; Air Force Outstanding Unit Award with two devices; Combat Readiness Medal with two devices; National Defense Service Medal with one device; Kosovo Campaign Medal with two devices; Global War on Terrorism Expeditionary Medal; Global War on Terrorism Service Medal; Armed Forces Service Medal with one device; Humanitarian Service Medal; Air Force Overseas Ribbon Short; Air Force Expeditionary Service Ribbon with Gold Border; Air Force Longevity Service Ribbon with four devices; Armed Forces Reserve Medal with one device; Air Force Training Ribbon; Mississippi Magnolia Cross; Mississippi Magnolia Medal; Mississippi War Medal with one device; Mississippi Emergency Service Medal.

Prior to achieving the position of Commander, Colonel Chalk served as Vice Commander, 186th ARW. Other military assignments include Squadron Navigator, Chief of Standardizations and Evaluations, Training Officer, Air Operations Officer, Squadron Commander, and Operations Group Commander.

As Commander, of the 186th Aerial Refueling Wing, Colonel Chalk distinguished himself by navigating the base through some of the most tumultuous times Key Field Air National Guard Station had seen since its inception in 1939. Due to a realignment of mission in the Base Realignment and Closure Round of 2005, Key Field lost its aerial refueling mission. When the last KC-135 refueling aircraft left in 2011, Key Field performed numerous different missions on behalf of the United States of America on numerous different plat-

forms. Of particular note, Colonel Chalk's leadership in the establishment of the MC-12W Project Liberty program significantly bolstered the Department of Defense intelligence gathering capabilities, directly contributing to the demise of countless enemy combatants and the safe return of American ground forces. Colonel Chalk also oversaw the standup of the C-27J Joint Cargo Aircraft program, and was instrumental in Key Field's designation as the C-27J Flying Training Unit for the United States Air Force. Ultimately in 2012, under Colonel Chalk's command, Key Field, the birthplace of aerial refueling, saw the return of the KC-135R aerial refueling mission.

Since coming to Congress in 2009, I have personally worked with Colonel Chalk to ensure Key Field was home to an enduring flying mission. I am pleased to say that under his leadership, the base has received that flying mission and is well positioned to play an integral role in the peace and security of this nation for many years to come.

I wish Colonel Franklin E. Chalk Godspeed as he retires and enters this next phase of his life. On behalf of the Congress and the United States of America, I thank Colonel Chalk for his commitment, sacrifice, and contribution to this great nation in protecting it and our way of life.

INTRODUCTION OF LEGISLATION  
TO REQUIRE THE ADMINIS-  
TRATOR OF THE FEDERAL  
EMERGENCY MANAGEMENT  
AGENCY TO ALLOW FOR MONTH-  
LY INSTALLMENT PAYMENTS  
FOR FLOOD INSURANCE UNDER  
THE NATIONAL FLOOD INSUR-  
ANCE ACT OF 1968, TO CAP THE  
ANNUAL COST OF FLOOD INSUR-  
ANCE UNDER THAT ACT, TO  
PROVIDE FOR A TEN-YEAR  
PHASE-IN OF PREMIUM IN-  
CREASES RESULTING FROM THE  
ENACTMENT OF THE BIGGERT-  
WATERS FLOOD INSURANCE RE-  
FORM ACT OF 2012, AND FOR  
OTHER PURPOSES

**HON. GUS M. BILIRAKIS**

OF FLORIDA

IN THE HOUSE OF REPRESENTATIVES

*Wednesday, October 23, 2013*

Mr. BILIRAKIS. Mr. Speaker, today I introduced the Homeowners Flood Insurance Relief Act of 2013. This legislation seeks to ensure the National Flood Insurance Program (NFIP) remains affordable for homeowners and sustainable for taxpayers. Homeowners across the country face significantly increased rates as a result of reforms made to address the solvency of the program in 2012. Congress reformed the NFIP in 2012 as part of the Biggert-Waters Flood Insurance Reform Act of 2012. These reforms required premiums to reflect the cost of coverage to ensure the program was solvent, but rates are increasing so quickly that the reforms may be counterproductive. As the Tampa Tribune recently noted, "For properties in low-lying areas, especially near the coast, annual rates may double or go up tenfold, depending on base flood elevation, exceeding \$20,000 a year in some cases." Congress did not intend to create

such significant increases, and they have the potential to harm the program by limiting program participation and freezing the already fragile housing market. The bill would cap a homeowner's premiums to being no more than the appraised value of the structure over the course of a thirty-year mortgage. It also phases-in rate increases over ten years and would allow homeowners to pay premiums on a monthly basis, rather than an annual lump sum. These commonsense changes will ensure that the homeowners stay in the program and any increased premiums do not harm the housing market's recovery. This legislation continues the intent of the NFIP is to protect homeowners from devastating floods while ensuring the program is able to cover its costs. I look forward to working with my colleagues to move this legislation through Congress.

[From the Tampa Tribune]

FLOOD INSURANCE RATE HIKES THREATEN  
'OLD FLORIDA' COMMUNITIES

(By Josh Boatwright)

PASS-A-GRILLE.—Many of the beach cottages, motels and storefronts on this barrier island have been here nearly 100 years.

They've endured a series of tropical storms but avoided a direct hit.

While dozens have been razed in recent decades, some replaced by palatial beach homes, Pass-A-Grille's character as a quiet Gulf Coast village has essentially endured.

What residents and merchants fear may wipe out their beloved historic district isn't a catastrophic flood—it's rising flood insurance costs.

"There aren't too many places like this in Florida anymore. We've got all these McMansions and condos," said Bill Thompson, a member of the St. Pete Beach Historic Preservation Board.

"If it [flood insurance reform] goes into effect, we're going to lose our historic properties in Pass-A-Grille. There's just no two ways about it."

For coastal towns that have built a community, and tourism economy, around offering visitors an authentic "Old Florida" experience, unaffordable flood insurance rates could drive shopkeepers out of business and retirees on fixed incomes out of their homes.

Only 20 percent of all policies provided by the National Flood Insurance Program nationwide will see their premiums rise this year as a result of the Biggert-Waters Flood Insurance Reform Act. The changes are set to take effect Tuesday, unless Congress acts to stop or delay that from happening.

But as the government removes grandfathered rates for thousands of homes built before modern flood maps, owners of historic properties face a dilemma: raise their floor height above base flood elevation or pay exorbitant premiums.

There's another option Pass-A-Grille residents especially fear, and that's tearing down the old bungalows and replacing them with multimillion-dollar homes built to modern flood standards.

Former St. Pete Beach city commissioner Bev Jackson envisions rows of uniform two- and three-story homes raised above garages such as the Florida Panhandle community that became famous for its uniformity as a set for the 1998 film "The Truman Show."

"We're going to be Seaside," Jackson said. The full impact of the federal flood insurance reform still remains foggy for many historic districts along Florida's coast.

In St. Augustine, the oldest European settlement in the United States, shops, restaurants and cathedrals built of wood and coquina shell flood frequently when big storms sweep over the nearby Matanzas River.

Rather than raise these aging structures above flood elevation, many property owners are encouraged to take other measures, such as installing dams on their doorways to keep water out, city Planning Director Mark Knight said.

The Federal Emergency Management Agency, which runs the flood insurance program, allows historic districts to avoid regulations meant to make property owners either raise their building heights or rebuild according to current code.

Improvements that increase a property's value by 50 percent or more generally trigger those requirements, but cities can make historic buildings exempt from the rule, as long as nothing is done to compromise their historic characters.

Those rules will still apply under Biggert-Waters, but historic properties won't be exempt from the same rate hikes facing all other older homes.

For properties in low-lying areas, especially near the coast, annual rates may double or go up tenfold, depending on base flood elevation, exceeding \$20,000 a year in some cases.

Because flood coverage is required only for holders of federally backed mortgages, Carl Hollenback says he'll drop his policy on the Seahorse Restaurant in Pass-A-Grille if rates climb as expected under the new law.

"I'll take my chances," said Hollenback, who has paid off his mortgage on the restaurant.

The Seahorse has operated as a restaurant for 75 years at the corner of Eighth Avenue and Pass-A-Grille Way, directly across the street from the Intracoastal Waterway.

In Hollenback's 35 years of ownership, the restaurant has flooded 15 times, being located at one of the lowest points on a narrow stretch of land between the Gulf of Mexico and the intracoastal.

Each time, he wipes down the tile floor, lets the building air out and reopens. He filed one claim when a commercial fryer he had just bought for \$4,500 was ruined; he got back \$2,400.

Many residents are galled by what they see as the unfairness of the national flood program, which has collected about \$16 billion from Floridians in the past 35 years—four times more than what they received back in claims.

Amy Loughery, the longtime owner of the boutique store Bamboozle on Eighth Avenue, says the government encouraged communities such as hers to embrace preservation by becoming part of the National Register of Historic Places. The new law undermines that preservation goal, she said.

"Which is it? We encouraged all these homeowners to keep their smaller properties, keep within the historic guidelines of our community," said Loughery, who has served on the city's preservation board.

"Only now we're going to say, oops, sorry; we're going to rip that rug right out from under you."

Loughery leases her store, a 1930s-era building, and doesn't yet know how much of an increase to expect in her rent in the coming years.

While state and federal grants are available to help homeowners purchase and restore historic properties, there's no assistance available to defray ongoing costs such as maintenance and insurance, said Anne Peery, executive director of the Florida Trust for Historic Preservation.

The changes to the flood insurance law won't impact all Florida towns equally, but preservationists such as Peery worry it will cause more people to shy away from investing in historic properties.

The funky beach cottages in Florida's most famous waterfront town, Key West,

will largely be unaffected by Biggert-Waters because most of them were built on high ground and remain above base flood levels, said Diane Silvia, preservation planner for Monroe County.

What will become of the rickety wooden restaurants and shops that have come to characterize Old Florida in towns such as Cedar Key and Apalachicola isn't clear yet.

City leaders in Apalachicola had sought to cap building heights at about two stories to maintain the quaint character of this waterfront town, which has buildings dating back to the 1830s.

That may be impractical, as most of the town is already below base flood elevation and will need to rise to avoid high premium costs, said Anita Grove of the Apalachicola Bay Chamber of Commerce.

"It's going to take some time to absorb everything that's happening," Grove said.

Bruno Falkenstein has spent years studying FEMA's flood program, which he blames for driving Pass-A-Grille property owners to prefer new construction to restoration.

As a former St. Pete Beach commissioner, Falkenstein urged the city to adopt the exemption that allows owners to improve historic buildings without bringing them up to flood code.

His grandfather moved here after World War II on the recommendation of a fellow soldier who told him that Pass-A-Grille was paradise.

His family owns several properties, including the two-story Hurricane restaurant on Gulf Way.

FEMA, he says, has long used a broad brush to create its flood maps, ignoring the fact that few Pass-A-Grille homes have sustained serious flood damage in the past 100 years.

Flood premiums ought to be based on history. Most properties in his community have clearly stood the test of time, he said.

"When you start looking at the history and you start saying to yourself 'What did they do at the turn of the century? Why was it that they built the homes like they did?'" said Falkenstein.

"The homes themselves, when they were originally built, were elevated. It's almost like the old-timers knew the height where the water was going to come."

#### HONORING THE 175TH ANNIVERSARY OF THE CITY OF POWDER SPRINGS

##### HON. DAVID SCOTT

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 23, 2013

Mr. DAVID SCOTT of Georgia. Mr. Speaker, every now and then, we have the opportunity to step back and reflect on our history, our accomplishments and struggles and think about how we want to shape our future. October brings a special opportunity for such reflection, as the City of Powder Springs, in my home district in Georgia, observes its 175th Anniversary. Considering that our nation is only 237 years old that is cause for much celebration.

Few people know that Powder Springs is not the original name of the City. It was first incorporated as the town of Springville in 1838. While settlers first came to the town in search of gold, they quickly discovered the medicinal properties of the seven mineral springs in the area. In the 1850s Springville widely became known as a health resort, and people came from great distances to experi-

ence the springs. The mineral water from these springs caused the sand around the springs to turn black, resembling gunpowder, which lead the city to be incorporated as Powder Springs in 1859.

The next several decades were hard on Powder Springs. The Civil War put an end to the use of the area as a health resort. After the Civil War, a thriving agricultural industry sprung up, but the coming of the boll weevil in the 1920s and the Great Depression devastated the region.

But the hard-working people of Powder Springs never gave up. With a population quickly approaching 16,000, the city is once again prospering. Its beautiful parks, nature trails and recreation centers draw in visitors from afar. The Silver Comet, for example, is a well known 59-mile "rails to trails" multi-use trail that runs through the heart of the City. Residents also have access to over 100 acres of permanently protected green space. I am always amazed at the level of community involvement in Powder Springs, which in part stems from the excellent leadership of Mayor Pat Vaughn, who was the city's first female mayor. My fellow colleagues, I hope you will join me in celebrating this historical milestone and this remarkable city.

#### HONORING MR. PHILLIP R. ROBERTS ON HIS RETIREMENT FROM THE DEFENSE INTELLIGENCE AGENCY

##### HON. ROBERT HURT

OF VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, October 23, 2013

Mr. HURT. Mr. Speaker, I rise today to pay tribute to a devoted public servant, Mr. Phillip R. Roberts, who will be retiring from the Defense Intelligence Agency (DIA) this month after a distinguished 32-year career in Federal service.

Mr. Speaker, Phil has provided a career full of exceptional leadership and strategic vision that have significantly contributed to safeguarding U.S. national security interests and strengthened our national intelligence and military intelligence capabilities during a challenging period in our nation's history. Throughout his career and in assignments around the globe, Phil has demonstrated an unyielding dedication to duty and an innate ability to inspire enthusiasm and the commitment to serve in those around him.

Mr. Speaker, I have seen firsthand the fruits of Phil's labor in my Congressional District where he was instrumental in the development of the DIA BRAC relocation effort to Charlottesville, VA. Since 2010 Phil has served as the first Chief of DIA's Field Support Activity at Rivanna Station in Charlottesville, working to bring onboard over 800 analysts to the Rivanna Station site to support DIA's Military and Counter-Proliferation Analysis and Scientific & Technical Collection efforts. Phil has worked tirelessly to ensure that DIA has been a good neighbor to the local community forging many important relationships with Charlottesville area governments, charities and institutions such as the University of Virginia.

Prior to his assignment in Charlottesville, Phil served three years as the DIA Chief of Staff. As Chief of Staff, Phil functioned as the