

## AN ORAL HISTORY

with

REILLY MORSE

*This is an interview for the Mississippi Oral History Program of The University of Southern Mississippi. The interview is with Reilly Morse and is taking place on March 12, 2008. The interviewer is James Pat Smith.*

**Smith:** Interview with attorney, Reilly Morse. Reilly Morse is an attorney with Mississippi Center for Justice in Biloxi, Mississippi. The date of the interview is March 12, 2008. The interview is conducted at the offices of Mississippi Center for Justice on Division Street in Biloxi, Mississippi. The interview is conducted by James Pat Smith of USM History Faculty. Mr. Morse, could you state your name and today's date, and our location?

**Morse:** My name is Reilly Morse. Today is the twelfth of March. We're in the Mississippi Center for Justice Offices, 974 Division Street, Biloxi.

**Smith:** What's your date of birth, Reilly?

**Morse:** I'm born February 3, 1958.

**Smith:** Where were you born?

**Morse:** In Gulfport.

**Smith:** Your spouse's name?

**Morse:** Christina.

**Smith:** Date and place married? You don't have to answer if you don't want.

**Morse:** We were married October 20, 1984 in Ocean Springs.

**Smith:** Do you know her date of birth?

**Morse:** Yeah, it's June 16, 1956.

**Smith:** And where was she born?

**Morse:** Also in Gulfport.

**Smith:** And what occupations have you engaged in? You've been an attorney for?

**Morse:** I've been an attorney since 1983, so I think this would be my—I'm in my twenty-fifth year this year.

**Smith:** And other works that you've pursued? Have you been an attorney since you got out of law school?

**Morse:** Yeah, that's been it. I'm in private practice and then I've been in this work, which is public interest work.

**Smith:** And where did you graduate from high school?

**Morse:** Gulfport High—Gulfport East High School, 1975.

**Smith:** And where did you go to college?

**Morse:** I went to Millsaps College and graduated in 1979.

**Smith:** And you got your law degree?

**Morse:** In 1983.

**Smith:** At?

**Morse:** At Ole Miss Law School.

**Smith:** Do you have any activities or interests other than your livelihood that might help us understand you as a human being?

**Morse:** I'm a painter. I was trained in undergraduate school in fine arts, and so I am fascinated by the landscape around me, I'm fascinated by the look of things around me and the shape of it all. And I also have a strong interest in history. And I also have a strong interest in Zen, in Zen Buddhism.

**Smith:** Did you serve in the military?

**Morse:** No.

**Smith:** Do you have any civic activities that you have engaged in other than the Mississippi Center for Justice?

**Morse:** Well, I was—if civic means outside of employment, then that would be sort of volunteer work that I did for various organizations. I helped form some environmental organizations like the Gulf Islands Conservancy which was focused on trying to preserve the Barrier Islands. Also did a lot of support work for Wildlife Rehabilitation Nature Preservation Society which was, at that time, located on USM property on Woodland Way in Pass Christian. They've since moved and I don't know where to.

**Smith:** Your children's names?

**Morse:** Older child is Megan and she is twenty four, and lives in Virginia. Younger child is Alexandra and she turns eighteen in a couple of weeks, and is a Gulfport High School student.

**Smith:** Your father's name?

**Morse:** Stanford Everett Morse Jr.

**Smith:** And do you know when he was born?

**Morse:** Yeah, he was born May 31, 1926.

**Smith:** And what was his occupation?

**Morse:** He was an attorney here in Gulfport.

**Smith:** What was your mother's maiden name?

**Morse:** Her maiden name is Reilly, Anne, A-N-N-E, Reilly.

**Smith:** And her date and place of birth?

**Morse:** August 27, 1927 in Gulfport.

**Smith:** Did she have a career outside of home?

**Morse:** Early in her life she was a math teacher but it didn't last long and she became a homemaker, you know, in the '50s.

**Smith:** Do you know the date of your parents' marriage, place married?

**Morse:** Gosh, I used to know that. I think it was in February, it was in mid-February, 1951 and it was here in Gulfport. I do not remember the exact date of the anniversary.

**Smith:** Did both of your parents grow up on the Coast?

**Morse:** Yes, they were neighbors.

**Smith:** Do you know your father's father's occupation?

**Morse:** Yes, he was also an attorney; that was Stanford Everett Morse Sr. and he was, I think, he was born in central Mississippi and went to undergraduate school at Millsaps, college at Ole Miss, and he was a railroad attorney. He moved to the Mississippi Coast in the '20s and was married to a woman named Ernestine—that was his wife—and she was from Memphis. I'm forgetting her name at the moment; it'll come to me in a moment—Neuhardt, N-E-U-H-A-R-D-T. She was from Memphis. She died when my father and his brother, George, who were twins, were about, I don't know, five or six years old so they were raised by my dad—my Grandfather Morse who was a pretty difficult (laughs), difficult guy. They were raised in the Markham Building and then he remarried. He remarried a woman named Wilhelmina or Billy, and—just a second and her name will come to me—and they bought a house in Pass Christian and put my dad and my uncle into the Gulf Coast Military Academy to straighten them out. Her name was Sherrill, S-H-E-R-R-I-L-L, and she was from New Orleans. She owned a hotel in Biloxi that I cannot recall the name of now, but it had a sort of a high-tone name, you know. It was something like, something with an "E" and it was right down here in Downtown Biloxi.

**Smith:** Is there anything else of a personal nature that you think put your interview in context?

**Morse:** I'm the only Democrat in my family for probably many generations; that's the only thing and I have no explanation for how that happened. On my maternal side, my mother's side was Joe and Birdie Reilly; those were the maternal grandparents. And those relatives through the Ware, W-A-R-E, side of the family traced back to the early 1800s to a guy named James Ware, who settled in or near what's now called "Martin's Bluff" in Pascagoula/Gautier area, and he was a Revolutionary War guy who fought in like one of the worst defeats of the Revolutionary War and also one of the big victories; both of those I think were in the lower North Carolina upper South Carolina area.

**Smith:** OK, a lot of our interest today is really about Hurricane Katrina and the aftermath. Can you tell us a little bit about your personal experience? You kept a blog, do you mind?

**Morse:** Yeah.

**Smith:** I don't know how long blogs last but—

**Morse:** I don't know. I don't know. I mean in that case I had been doing a blog, a web blog for probably two or three years, and so I had a fairly well developed set of information about it and I'd gotten into the habit of it. So, you know, I had a little bit of battery life at the time, you know, and that was one of the ways that I just sort of coped, was to just keep track, photograph, and write what occurred, and I pretty much kept it contemporaneously through the first week of the hurricane, and then—and that was a very intense thing. Our experience was that I was in private practice, I was a solo attorney, I had an office in Gulfport and it was a block off the beach behind the Waffle House in the Mississippi City Park of Gulfport. That had been a very active summer of hurricanes, at least four that have come close to hitting in different parts of the Coast and there had been cause for evacuation, and this happened toward the end of the summer, of course, and it was actually the weekend of my—what would this have been, the 20<sup>th</sup> or 30<sup>th</sup> high school, 30<sup>th</sup>, '75 to 2005, 30<sup>th</sup> High School Reunion, so the Friday was the night of one party and then the Saturday was the big banquet deal, which I didn't go to. So I saw all of my high school classmates two days before the storm and then one day before the storm I went over and battened down the office which I was in which was actually owned by a guy named McDonald a long time ago who was a judge, I think. I think his name was McDonald and he had a grandson named John McDonald who is a pretty well regarded easel and mural painter still here on the Gulf Coast. It was owned—the building was owned by Tom Teal(?) and Tim Myrr(?) and Al Cannan(?), and I lease space there. And that was right behind the building where we had our sort of Friday night get together, Spider's. And that place got all boarded up and it looked really nice. It had all the clips in it, looked like people were well provisioned. And then I had to go home and I'm the only man in the family, I have a wife and two daughters, and all my neighbors were very old and retired, and so it was just down to me at that point. My brother and my mother live just south of the railroad tracks and they were at the very back of the Tally(?) Court townhouses in the Mississippi city right near my office. For reasons I'll never understand, they would not evacuate. I got home and just boarded up my place, and it was pretty comic, because it was these enormous pieces of plywood that were way too big for me to handle, and so I sort of halfway hammered up the stuff on the sides where the—you know the northeast quadrant winds were the worst winds, were becoming the south in the east, and we just got inside and waited, and then stayed up. I stayed up till about three, listening and watching, and I remember being up late enough to where they were beginning to talk about how one of the eye—one part of the eye wall of Katrina was beginning to weaken and so it was downgrading to a category three storm, and that gave me this false sense of security that it wasn't going to be terribly bad, you know. So you can actually have too fine grained of information. Anyway, I woke up about seven on the day of the storm and I walked out of my bedroom and looked out my kitchen door, and I have a kitchen window right over the sink. There's two big windows; there was a very large, old pecan tree and I was just getting ready to fix some coffee and I was watching the pecan tree and it was swaying a little bit and torqing, and then it just snapped in front of me. It was an enormous tree; it was probably close to two feet or more in diameter, a big, old tree that I never had figured would be the first thing to go. And it *cracked* violently right in front of me and landed and took out my fence and the power and everything else.

That was the start of it, and then we just had eight hours worth of long, long, long, hard winds, the wind shifting around. We watched this very old magnolia, that's in our backyard which is probably 250 to 300 years old, twist and torque in the most violently manner, and I was sure it was going to go but it held. It just had the resiliency to hold up, but big branches and stuff littered all over the front and backyard. We had a few limbs hit us but—and we didn't know it at the time, the water from the bayou came up to within about a block of our house. We're like a block off of Pass Road which is an old, long, old high ground. It's where one of the very oldest roads is and so people just had naturally had that path there, so we were relatively safe from the water. Then so we had all that stuff happen. We managed, luckily, not to get hurt. My older daughter, Megan, stayed with my mother-in-law in Bayou View and helped her out. And toward the end of the day we got in the car and we drove out and looked around a little bit. And you know there's trees down, there's power lines down, there's large pieces of aluminum in the road, and other people are beginning to come out and look around, too, and it's still raining. So, we tried to cross in several locations from off of Pass Road to try to check on Christina's mother, but the bayous, all of the bayous, Brickyard Bayou and all of the others were way out of their banks and blocking access north. And so, of course, with phones and the other things not working, we were unable to find out until the next day that everything was OK with them. So the storm came and then the next morning—and I wasn't able to go south to see my mother and my brother because the roads were just unbelievably tangled up. And so the following morning, my brother came to my house and said, you know, "Reilly, everything is gone." And I thought, "Oh, that's dramatic sounding. I was being the skeptical, smart aleck younger brother, still." He says, "No, you're not going to believe it. I walked down the railroad tracks, Grandma's house is gone, and Granny Birdie's house by the VA is gone, all of the houses are smashed up against the edge of the railroad tracks and you can see the water" and all this. And I said, "OK, well, I'm going to come down and I'll come and get you and Mom and we'll get y'all relocated as soon as we possibly can." And we went to—by that time, somebody had gotten enough stuff out of the way on Courthouse Road where we could get down. I mean George was able to get out, of course. And so we went down, we checked on them. I went down to my office and there was nothing there; it was a complete, you know, empty lot. There was gas coming out of a pipe. It was hot. It was still and people were wandering around just in shock. We parked right by the old courthouse on Courthouse Road and it had been heavily damaged, and there were bricks where brick things had all busted up and they were lying all around. There was all that tattered debris up in the trees that sort of marked the, you know, the water line. And I read somewhere that somebody called that stuff "witches' knickers," talking about stuff that's hanging up in improbable places, too high for people to put it there. I went and got my mother and my brother out of that location the back of the apartment. Their place was townhouses and it had the first part of it was completely gone, and the second part of it was like a crumple zone, and the third part at the back, the northeast end is where they were, and the storm surge had come in and just sort of scrambled everything inside the first floor. And they were in the back story and they'd evacuated and stayed up there. We took them up to Saucier to a location where some friends lived. And then not long after that we were able to get them relocated to

Apalachicola at a place my other brother had. Well, I was in shock and I remember when I first walked out and saw where my office was, where my office wasn't, I mean to say. (laughs) And it was just unbelievable. I walked across the highway and sat on the seawall and just looked up and down the seawalls just thinking, "What in the hell has happened here?" And I could see, you know, in the distance I could see the high—I could see the high rises towards Biloxi and I could see the, you know, those large storage bins that are at the south end of the port. And there was all that debris, all those trees and so forth that were poking partially out of the water. And you know it was a very, very difficult, difficult moment, you know, I just didn't know what to think of it all. It was horrible. And then my daughter came up, Alex came up and she had found a cup, and she had rescued a minnow out of a puddle that was in between the two roads and took it out and dropped it in the water. We were, all three, I think, just kind of amazed at what we were seeing and realizing how expansive the damage was. And then on the way back, I remember seeing this great guy—and I can't call his name right now, he was a black gentleman, he's been with Gene War's Haberdashery forever, a real, real nice guy—walking towards me and walking east on Sixteenth Street saying, "What's it look like down there?" And I said, "There's nothing there. There is nothing there." And he was like everybody else; nobody believed it until they almost walked up and stepped around on it, and then it really sank in. So, that was those first two days and they were very tough days.

**Smith:** What's the significance to an attorney to lose everything in an office? What's in there that makes it possible for you to apply your trade? I know we've had professors that lost twenty years of research; they all fell apart.

**Morse:** If you're a good lawyer, you keep track of the stuff that works. So, you know, in the colloquial I lost my trick bag. I lost all of the things that I had accumulated over the years of doing my practice; all of the legal research that I knew that was my pathway into various areas of the law, all of the specialty legal materials that I had. I had been lucky enough to be given a very large environmental law treatise when a New Orleans public interest law firm closed that was a very expensive item and a whole bunch of reporters lost all that. When I left that office, I stacked up my art, which has nothing to do with the law, but I'd stacked up my personal paintings. Some of my very best paintings were in that office because I was eager to show off this nice stuff, and some of them were also gifts from other artists to me for fees for work I've done; all that went away. On my way out I took my computer and I took this photograph of me and some of my friends, each of us standing behind the chair or the bench of the judge that we worked with in the Mississippi Supreme Court, so those are the two things I took home. What it meant was that, you know, all the clients' evidence was gone. If there was original evidence, it was gone. All of the photographs; gone. The court files, the direct correspondence, the stuff that is not filed with the court clerk, the nitty gritty of pushing cases along, it's gone. It's in laptops if you wrote it on your own. But it's basically sort of like a giant blow of amnesia, you know, to a lawyer. It was profound. And, you know, I joked about it afterwards—it was very painful—but I joked about it afterwards. You know there are days when a lawyer, especially a solo lawyer where *everything's* resting on you, you

go, “You know, Monday, if it just all went away, that would be all right. I could—I’d like to start over. Just make all those clients go away, clean sweep and I’ll start afresh,” and that’s what happened. It was not good. It was horrible. It was a terrible feeling.

**Smith:** So, professionally, you’re wiped out.

**Morse:** Yeah.

**Smith:** Other than maybe you still have a few phone numbers.

**Morse:** I had my laptop, I had my computer, I had relationships, and I mean I had had a difficult time before the hurricane. I was doing public interest law, a lot of it, and I was not making enough money to do well, so I was in a financially difficult position before the hurricane hit. And I was probably looking at having to, you know, get some kind of debtor protection before the storm. Well, after the storm hit there wasn’t even any debate about it, so I had to take bankruptcy to try to get a fresh start. I did that in October. And not too long after that I got an offer to work with this group.

**Smith:** And this group is Mississippi Center for Justice?

**Morse:** Right.

**Smith:** Can you talk a little bit about its background and mission?

**Morse:** Sure, its founded by a woman named Martha Bergmark(?). Martha’s a Jackson, Mississippi, native. Her dad was a philosophy professor at Millsaps and if you were to look back at the early history of the Mississippi Civil Rights Movement you’d discover his name, along with Tommy Lewis(?) and a few other people that were part of the really, really, early leading edge of social justice people in Mississippi, people who did racial reconciliation classes with Tugaloo College and people who took positions of conscience early on in the Civil Rights Movement; so that’s the world that Martha was brought up in. And she went to school and then came back to Mississippi in the early 1970s and helped start the first chartered legal services organization in South Mississippi in Hattiesburg, and she was very successful at that. And she rose through the ranks, so she was at the very top of the Legal Services Corporation by the early mid ’90s. By that time, between Reagan and the Greenwich Revolution, the Legal Services Corporation was getting its budget slashed and it was getting its eligible missions shrunk, all of which reduced the capability of public interest lawyers to do systematic poverty elimination work through holding governments or private entities accountable for, you know, obligations to be fair and equitable in society. So, later on in the ’90s she began working on the idea of trying to open up an organization in Mississippi that would be funded privately in such a way that it wouldn’t have the constraints that the federally funded legal services organizations do, and it also would be able to operate on a systemic level, it would not be doing one divorce after another divorce after another but look at what are the

causes of the breakdown of a marital relationship that was, you know, and a lot of that ends up being economic. That can be changed, you know, if you could choose the right policies. So, in 2003, the organization was finally funded and got its doors open and then in 2005, not long after the hurricane struck, I mean within a matter of weeks, Martha had been in touch with her very wide network of national funders and public interest colleagues, and you don't rise to the top of the Legal Services Corporation without knowing, you know, all the people that there are to know with the public—

**Smith:** So she was at the top.

**Morse:** She was like vice president of Legal Services Corporation nationally and for a while was interim interacting president, which was the position that Hillary Clinton held at one point—president, that is, of Legal Services. So she was at the very top of the legal services world there. So, beginning in September and early October she began to put out feelers to try to open up an office here to try to do socially-just disaster recovery work, try to get a way to put experienced attorneys to work on dealing with the problems that get just sort of blown into this enormous size in society by a catastrophe, the problems of race, the problems of economic disparities and so forth. She hired John Joplin, you know the guy that I was in law school with and that I clerked with the Supreme Court with, and then they hired me, so that happened in October of '05. We didn't have any offices and we didn't have any stationary, we didn't have anything but basically legal pads, and pens, and cars, and cell phones that didn't work. And we would just go around to different locations and start trying to understand what's going on and provide services at the Disaster Recovery Centers, and talk with each other about things that we were hearing about. And, gradually, I began to move more in the direction of trying to follow what the state and the federal government were doing in these community planning efforts. And the governor's commission, the governor's giant charrette program with the Congress of New Urbanism, and so I became involved in that. Basically, I called a couple of people I knew who were involved in that, Gerald Blessing and Ricky Matthews, and said "Look, I need to be in that. I need—there needs to be a voice that's talking about certain types of things that's not going to get drawn out of the business community. Can you get me in that order to see what's happening?" And they arranged for me to be able to do that and I began to get myself hired onto—not hired on, but added onto different committees and eventually I was on a committee on—I started out just doing some environmental things there, but then as quickly as I could, I found the people who were going to be doing housing at the first time. There wasn't even anybody talking about affordable housing at that point, they were talking, you know—

**Smith:** Grandiose things?

**Morse:** I mean I'm talking about like September '05. No, it was not about that, it was about—

**Smith:** Is this the meeting where—

**Morse:** This is Andrés Duany and Jim Barksdale, and all those major guys.

**Smith:** Do you remember where that first meeting took place?

**Morse:** Yeah, it was in the Isle of Capri in Biloxi, and went to that, and there was this—it was a really nutty thing. I mean that was—first of all, to get there, it was a highly controlled situation. You're on casino row, you're in a setting where, you know, there are beached barges that people thought maybe had money in them. Now, they were supposed to have sort of emptied out all the slots and emptied all of that stuff, but the notion was out there that somehow the doors to the treasury had been left open, so they had it heavily clamped down. The Isle of Capri was open and you had to pass by all those Humvees and go this way and that and show a pass. And then when you were done at the end of that first night, I drove down casino row in a dark night and it was eerie as hell that there were these buildings that I knew, tall, high buildings completely blocked, blotting out what little sky, what little night light that there was. It was a—it gave me a shudder.

**Smith:** There were no lights?

**Morse:** No street lights, no lights of any description whatsoever, just the light out of your car and occasionally like one of those little red lights on the back one of these military vehicles. It was a—it was not only just the sight of it, but it was also the knowledge that, you know, all around you was utter wreckage, utter devastation, utter sort of elimination of any signs of human life. That was really, really spooky. So I went through that thing; that was a four or five day event and I went to different ones of those. The way the basic thing unfolded from there was that I kept trying to find ways to connect up with organizations or people that were going to be focusing on housing for the poor and on just general disaster recovery programs that were large scale and to understand where, what was going to be the design of those, and how to find ways to get a voice in that, and so that began really almost from the very first week I was doing work, and I gradually found my way into the affordable housing subcommittee of one of the governor's commission programs with I think it was John Walton, and I forget who the other chair was; John Walton with Whitney Bank. And then we—at the same time that that was going on, there were a variety of other programs going on. The thing that was fascinating to me about that time was that—just there was all kinds of different people coming through. And once I became affiliated with the Mississippi Center for Justice, I began to deal a lot with lawyers from all across the nation; Lawyers Committee for Civil Rights under Law had, for a long time, had a presence in Mississippi. They had had an office on Ferris Street in Jackson, it was really where their very first office was before they had one in Washington, and they closed that down in the early '80s. Well, they had kept their Washington office and through just a quirk—it's worth mentioning, it's very cool—one of their attorneys was a woman named Trisha Miller, a Stanford law grad and an MIT trained planner. She had come to work for me two years before the hurricane, one week as a volunteer paralegal to help me when I was working on behalf of a historically black community in Turkey Creek to resist the filling in of wetlands

upstream by a Louisiana developer named Butch Ward, and I needed help to put together the environmental objections to file with the Corps of Engineers, so Trish offered to come down and help. And she said, "I'll do the history part." So she went to Turkey Creek and got the history and came back, and she fell in love with all of the people she met and they fell in love with her because she was so enthusiastic. And we had a wonderful professional relationship as a result. Well, she came back after the hurricane and the Lawyers Committee broke out of its normal mode. It never does direct service. That is a purely national impact litigation team. They were interested only in class actions. They're interested only in dealing with major impact work. Well, Trisha persuaded the Lawyers Committee that we have got to be on the Coast, the Mississippi Coast, focusing on Mississippi, which was really important at the time, and we've got to do direct work. So Trisha helped us, the Mississippi Center for Justice develop a model of monthly outreach workshops and we were actually doing them more frequently than monthly, early on, and we brought in national law firms, we brought in Lawyers Committee people, we got local folks, and we got Mississippi volunteers all put together and we would just take in FEMA cases and we would take in SBA loan cases, and we would start pushing the system this way and that in trying to push back and get people rights that they were entitled to, and deal with the arbitrariness of the way people were being treated by FEMA and dealing with the stupidity parts of it like the fact that there will be people who would be denied benefits because of things like there's a rule called the Shared Household Rule. If there's a boyfriend and a girlfriend in one place, and they give the same apartment, and the boyfriend makes it to the FEMA Recovery Center first, the girlfriend doesn't get any benefits even if she just sort of temporarily moved in, or even if they were splitting up even if it was like a separation. So we got all tied up in a whole lot, whole lot of FEMA related work, but Trisha and her colleague, John Hooks, wrote a law journal article about it later for the California Western Law Review. Trisha brought down documentarians, funders, all different kinds of people. She was extremely well connected. And that strengthened the relationship between the national public interest law world and South Mississippi like nothing else. And it's really, you know, because she volunteered (laughs), volunteered two years before to help me. I still, still got kind of choked up thinking about it, you know. Anyway, so one other thing that she did that was really smart was she did bring down documentarians in October, November, so lawyers and their assistants were coming down, they were filming the story and showing the rest of the nation what it looks like when you have chronic poverty in a country, in a community, over generations and what the apartment complex conditions are like for those folks. And she and I and others used that information to make the case that this still is a profoundly inequitable and unfair state in the way people are treated, and we wanted to say, you know, these set of conditions were not caused by Katrina but if we're going to make everything else come back better than before, we sure as God better do this right.

**Smith:** What exactly, pre-Katrina, did you see that you thought needed to be set right?

**Morse:** Just chronic poverty, deep, long-seated, chronic poverty. Communities that had been set up under Jim Crow law as racially segregated and then, over generations, deprived of the normal municipal services that would make those communities be considered reasonable and attractive and value added to an overall community.

**Smith:** Can you name any of those—

**Morse:** Sure.

**Smith:** —neighborhoods that concerned you?

**Morse:** Yeah, North Gulfport, Turnkey, which is also called Forest Heights, Rolling Meadows—not Rolling Meadows. One of the places that we visited that was just horrible was Edgewood Manor, also known as Red Ball. They're all along, all along the railroad on the Mississippi Coast. It's, in a way, sort of a racial axis. It's like it is in a lot of states where you have the right side of the tracks and the other side of the tracks. Well, the other side of the tracks here meant that minority populations in communities like Sorrey(?) City, which is just slightly east of downtown Gulfport, and the Quarters which is a little further away and to the west, and Gaston Point which is even further west almost to Long Beach. Communities like that, north of the rail bed, were not struck by the surge. The surge functioned—I mean the rail bed functioned as sort of a levee and all of the damage, like my brother was describing, all of the surge smashed the damage up to the edge of the rail bed, but it didn't spill over. That's in sort of Central Harrison County, that's how it rolled in. Either end where there's bays, it enveloped both sides; here in North Biloxi it enveloped both sides, so the rail bed—

**Smith:** (Inaudible) the peninsula in Pass Christian?

**Morse:** Right, well, there were peninsulas—well, there's peninsulas in, you know, large, low-lying, sort of marshy areas like there are up in the Pass. Of course, it's going to envelop both sides. But in Gulfport or Long Beach or in places like that, those communities got all the wind that the communities on the beachfront did and they've still got blue roofs because our policies have been set up in a way that don't help anybody who just had wind damage. But if you were to go into Sorrey City right now you would see, you know, the shells of what in the 1940s and 1950s would've been, you know, small community, home grown, home-grown community economies. You would've seen stores, hotels, small motels, restaurants, a movie theatre was in Sorrey City called The Embassy. It was run by a guy named Taylor Howard, who was a civil right's figure I think you might know. He was a very, very old member of the NAACP. I think he was an at-large member going back to the 1930s. So, communities like that, you know when it was an all white city (inaudible) council are not going to get anything out of the city, and so like in North Gulfport, North Gulfport wasn't even in the city of Gulfport, and if the city fathers had had their way in the '90s, it never would've been because when they expanded when the city wanted to go north, their annexation plans sort of looped around North Gulfport and they didn't want to pick up North Gulfport, so North Gulfport agitated to be included. And the

reason was North Gulfport, among many other things, had no—it had no municipal, no municipally-funded sewerage system. Its sewerage system was put in by the Mennonites. It was put in by charity. So they were entitled to that. I mean that's an example; a very, very basic infrastructure thing. Water and wastewater treatment; that's an example.

**Smith:** Drainage?

**Morse:** Drainage, sidewalks, all of that, and when you chronically starve a community of those very basic services, you are telling that community you are not worth enough to us for us to care that you're unhappy about it. And you do that enough to anybody, it's going to affect them. It's going to affect them in a lot of harmful ways. And then I think it's, you know, it's the height of cruelty and callousness to start to blame people who've been treated that way for being not personally responsible when the social compact's broken down to say, "Well, you've not lived up to your personal responsibility." Well, that's a very, very narrow view, a very conceited view of what social compact is.

**Smith:** Many of these properties were historically rental properties?

**Morse:** Some were rental, some were owned, and some were—

**Smith:** Some were owned by some of the nice white people?

**Morse:** Some were in fact, yeah, and some may still be. That's actually a project that I would like to get underway later this spring, if I get the chance. But that's definitely part of the mix and there were some that were black-owned, too. I mean that's probably not a surprise, but that—the dilemma there, of course, is that over time, if homeownership—if the economic picture is hard, if you're not getting paid enough to cover the bills, then the house doesn't get maintained, the taxes don't get paid, the insurance maybe not getting paid, and so when a disaster strikes you have a more vulnerable than normal shelter. And so all of the problems that sort of gradually develop over accretion, over time, are suddenly, you know, suddenly a breaking point, everything cracks.

**Smith:** Let me re-track; just a second.

(brief interruption)

**Smith:** They like us to break the tape every forty-five minutes or so. Keep going, I'm going to have to punch that button every once in a while.

**Morse:** OK. Well, so the original question going back was, in what way were these communities left in less financially sound conditions over time and how can one really attribute responsibility for that, for the, you know, the mainstream, the dominant government that was here. I hope I've kind of given a sense of that. I think that if you

talk to any number of elders in any number of churches across the Mississippi Coast, you'd hear very specific examples of that. And I think if you were to go into—I did this, this was fascinating, I've got it right here. I went and did a public records request to the Gulfport School Board and asked to look at the school district's files and minutes relating to Sorrey City Elementary School, and you see these very-elegantly-worded, eloquently-written-out letters by a guy name, I think it was Lanier, who was the head of the division of colored schools of the Gulfport School Department, pleading with the white leadership to give them some more brooms. "Could we please get some good quality brooms this time? Could we get some better furniture? Could we have a situation where y'all actually let me make some of the decisions about the teachers?" You can see the lists of the employees of the Gulfport School District and then the Negro teachers listed, and the pays are 50 percent, almost numerically half. So, yeah, I mean it's, it's not somebody's bleeding heart talking here, it's the cold, hard, historical record of the operation of government and budgets of local government that make that case, I think, beyond any doubt.

**Smith:** So, this is going back to?

**Morse:** The '20s.

**Smith:** The '20s through the '60s?

**Morse:** Through the '60s up to the part of the '70s and in some communities some folks would say "Now."

**Smith:** Remarkably, they've produced some really excellent people; some physicians and doctors.

**Morse:** Absolutely, and that is a great credit to the teachers and the students, too, who did that despite all of that, that the commitment to learning was so strong, yeah.

**Smith:** So, so these communities, I suppose you would add to that, maybe East Biloxi.

**Morse:** Oh yeah, surely East Biloxi is another example. I speak most often about the Gulfport thing because of the personal work I do there, but the East Biloxi story there. And, also, I speak about Gulfport because it's not so frequently described in what little sort of African-American history there is about the Mississippi Coast, it's more written about the Biloxi side, the Dr. [Gilbert] Mason, and the wade in, and the things associated with that which is all—it's wonderful that that's written and done. But East Biloxi, same story, people like James Black and James Crow and others who told those tales and who talk about the teachers and talk about the choices made about where the money's going to go, they will reproduce a very similar pattern. And the wrinkle is always, also too, the parochial schools. You see a lot of the times some of the really important stand-out leaders will have come through the parochial schools, the Catholic schools or some other, you know, strong church school.

**Smith:** Well, these are, historically, disadvantaged communities and following the storm you found yourself drifting toward the housing issues, and that was within the framework of the mission of the Mississippi Center for Justice.

**Morse:** Yeah, and in those first three to six months, it was really, very powerful to me to be seeing this wave of people dealing with the identical problem that I had, mine was much smaller scale, I was much luckier. I had limited roof damage. I was dealing with an insurer, but I had been an insurance defense lawyer for ten years in my first part of my professional career, so I knew the ins and outs of an insurance policy and how to deal with an insurance adjustor, and how to settle a claim because I had settled a lot as a lawyer. And I was watching that in my own life as I'm dealing with adjustors and watching the, you know, horrible things that are happening just with me. My own adjustor came out, did our claim and then left in an RV, along with a whole bunch of other people's files, for Texas and disappeared. (laughs) And we never saw him again. And then another adjustor called up and told us that story, you know; true or not I don't know. Maybe it's just an excuse for a bunch of files that recommended we get paid more, I don't know. But anyway, the next adjustor came out and we went through the adjustment of the claim and the guy was coughing and sick and stuff, and I said, "Here, get on up on this ladder, you're not getting away this time. Come up on this ladder and look at this roof." (laughing) But then the next day would be, "OK, it's time for me to go to the workshop. I've got to go back to the workshop." And there's five—you know, I'll see five people that morning and they've all got that glazed, horrible look of, you know, "Why can't somebody just pay me something right now to at least get a roof on my house? Why can't somebody—what is this additional living, what is this daily living expense thing mean, Mr. Morse, in the policy? Why won't FEMA give me something to cover the personal property that I lost out of my apartment so I can move myself up to Atlanta where my sister is and have something happen?" So it was just a—it just was an overwhelming confrontation, day in, day out, of people getting stiffed by a completely insensitive, arbitrary bureaucracy and, and knowing that, you know, the folks I'm having to help out, these working folks, are not equipped with all of the trick bag of a sophisticated attorney, and it just drove me nuts. It drove all of us doing this work nuts. It was very personal to me because, you know, I would have to pick up and work my own case, you know, every few weeks along the way and it just got deeper and deeper into me that these people are *never, ever* going to get anything like a complete recovery when I see how mine is going. And mine ultimately ended up being OK, but it was only because of the extraordinary advantages I have in education and work experience, and because I could also go home to a house at night where I could sleep and not wake up, you know, sick or hallucinating or, you know, crazy, so it really, really got to me.

**Smith:** What do you think the—well, can you segment those problems or problem with FEMA and then go to their insurance problems and people that you were dealing with?

**Morse:** FEMA—OK, the way it was set up is you had disaster recovery centers. You had these big centralized locations. The one that was the closest to folks at the point in Biloxi was in Ocean Springs which was a long drive across a completely, constantly jammed Interstate 110, the north/south connector road that crosses over the Back Bay of Biloxi.

**Smith:** The bridge had been destroyed.

**Morse:** The main Biloxi/Ocean Springs Bridge had been destroyed and so people whose cars had been ruined, people who were afraid to get into a bus—they didn't know if it would take them back or not, much less, you know, the ones who were like beginning to get a little heat stroke crazy. So you go into one of those rooms and there would be long rows of computers from FEMA, and there would be signs, and then there would be here, and there would be Red Cross, and this and that, and you just got sort of shuttled like a hockey puck from place to place trying to gather up your information and hand them the stuff. And each time you sat down, these folks would be asked a series of questions by people and they would have to say "I don't know" over and over and over again, or "I don't have that anymore" over and over again. And it's dehumanizing, it's humiliating, first of all, for folks to have to tell a total stranger about the difficult financial straits you're having. People are proud here, I don't care what some folks think. Folks are not exploiting this that I saw. I did not see much of that. I saw people who were ashamed, who just kept getting more and more unhappy, like they were forced to be strip searched over and over. It was like a financial strip search is what I called it. Over and over and over, week after week, coming back—something was incomplete, something was missing, they would go back, they would bring back another form and they'd say, "Oh, you forgot to use—you forgot to get this signature notarized, so you have to go back." Well, the person that had to notarize it is gone; he's moved to Houston. So it was just this complete, highly lawyerly response to disaster recovery benefits that was really easy to screw people up with and left a lot of people just saying, "Forget about it, I'm just not going to deal with those people anymore." That kind of response, even when you get good lawyers and, you know, smart, Harvard trained, Yale, Stanford trained lawyers, they would come to our clinics and they would see the aftermath. They would be sort of like doing the autopsy of that person's encounter with FEMA and people would be very careful, some of them taking notes about all of this, and you could just see these lawyers' head seize up with the absurdity in the illogic of it all. And I loved to watch the lawyers who would come down here who were really good at motivating themselves. One in particular, John Hooks, who had just a great phone voice and he would start out, you know, "I'm John Hooks with the Lawyers Committee for Civil Rights and live along Washington, DC, and this is Mrs. Who from FEMA," and he would walk them through and over and over I saw him be able to untangle and turn it out. Now, the key thing was he found the right phone number and the next key thing was he was just a very silver-tongued son of a gun, and he would turn things around. And I just loved to watch peoples' faces when a guy like John would twist it around and get it straightened out. We saw a lot of folks like him come down and do this. We had people—I remember one time I had a guy come in and said, "FEMA won't

give me benefits for my roof. FEMA won't help cover my rent unless I have a rental contract. Well, I rent from Mr. Jones and I just rent this little one-room thing and he says he's not going to write a lease." So I had like a, I had really like a legal pad or a pad like this thing I got here and I said, "OK, now, what's his name?" And we sat there and we wrote out a handwritten lease in my best print and I said, "Now here's what you do, you bring this to him and where I've made that X, you get him to sign and then you sign, and then you bring that back and that's a legal lease, and you make them take that." So we're doing really funny things in a way, but actually ended up some of them worked, some of them didn't, to try to push through FEMA, but FEMA was, you know, this big, hulking, heedless, grinding machine that just rolled on and on and on, and didn't seem to have anybody at the top running it. And by the Spring of '06, people were beginning to get word about 3,000 disaster recovery—3,000 FEMA trailers across the Coast, people in those trailers were going to get notices that they would have to be evicted. Well, there was absolutely no place there. And it was just some random thing, you know. This was at a time, too, when it was just coming clear that formaldehyde was in those trailers. We were hearing this from my allies in the environmental world and so there was already a little bit of, like, "Well, maybe they need to get out of there, but there's no place to go." Nobody in the government had come up with a solution and the existing housing market hadn't recovered. So we managed, in a space of a couple of weeks, to turn that around through the power of the press. We got the *Los Angeles Times* to write a story about it and that got picked up by National Public Radio, it got picked up by the *New York Times*, and all that ended up going to Senator Joseph Lieberman who, at that time for whatever reason, was the person to be able to talk to about this. And he managed to make the contact with FEMA that was required to force them to abandon the plans to do this wholesale eviction. And what came after that was these letters that were extremely cryptic that said, "We are terminating your benefits effective X-date because of the following description." And you would see these codes beneath. Then at least then we could fight them case by case because they would be individualized reasons, not just some wholesale thing. One of them was "Other, (d) other," and you would think, "Well, that's not legal." And some other lawyers took that and got a court to hold that that is a deprivation of due process; you've got to give somebody the absolute rudimentary understanding of what the grounds are for terminating these benefits, and to say "other" with no explanation whatsoever is a violation of constitutions. We got that—that's the kind of FEMA stuff. The other thing I remember about it was it was the nickname from one of our allies was the Forever Elsewhere Management Agency because it was never where it needed to be, it never was in the pockets of greatest need. I mean Islamic Relief and Oxfam were here on the Biloxi Point before FEMA was and, you know, the churches in black North Gulfport were there before FEMA ever showed up. I went to the first meeting of the first FEMA outreach in Isaiah Frederick Center in North Gulfport and the line went around 34<sup>th</sup> Avenue, went out of Isaiah Frederick, down the street probably a quarter of a mile, from Isaiah Frederick Center all the way down to Rolling Meadows, in the heat, and Candy Carley was there filming people talking. That was, you know, a week or more. I think a little more than a week after—it was like two weeks, I think, after the storm had hit. So that transportation problem was a big one. And in the same story in Hancock County, I

went over to Hancock County about a week or so after that and by that time, the story there, the person who could tell those stories well is Ellis Anderson, you should talk to her if you haven't already. E-L-L-I-S A-N-D-E-R-S-O-N. She also did a blog and is a pretty good deal to it. The story there, of course, is that, you know, in the Bay some lady basically found a way to go into a school. You know the first thought was somebody broke into it and just opened it up. But she found her way into it and they basically set up a self-help disaster recovery process. So FEMA, FEMA, the legal story about FEMA is that it was like every cliché about the worst heedless bureaucracy in the world, totally random and totally ineffective and never in place where it needed to be, as far as I'm concerned it's true, as far as the vast majority of the folks down here on the Gulf Coast go—they got the shaft from FEMA. SBAs, you know, they went through the loan process. The loan process, some folks got SBA loans and I understand why, you know, you were going to try to let people who were able to tap personal credit if they can because you've got to work with what's out here when you've got a huge, national, huge catastrophe like this. But boy, you know, so you had the FEMA financial strip search, you had the SBA financial strip search, you had other ones coming down the road. So that was probably about four or five times before it's all over with for you to get to the house.

**Smith:** Did you encounter people who had their files lost? You said you had an insurance adjustor with his files.

**Morse:** People continuously lost stuff and that's been a chronic problem, and that's a problem with the MDA. You have a situation where, right now, one of the people I'm dealing with, a great woman who, you know, on her own, whose house was totally destroyed in Pass Christian and who worked on her own, got her process almost all the way to the completion, and then MDA lost one affidavit.

**Smith:** That's Mississippi Development Authority.

**Morse:** Mississippi Development Authority, the agency in charge of—

**Smith:** On the home grants.

**Morse:** Yeah, the home grants, the Phase One home grants. They lost one affidavit that they said, "Look, you've got to get this person to sign this affidavit and bring it back and we'll give you the money." And so she did, she brought it back, gave it to them, they lost it. Now I'm in the process of trying to get that out of the sky, and this guy's—it's a nightmare. People always had that problem. And for those who would've wanted to be careful, like by making copies, well, how were you going to get copies made, you know. I mean I can remember that like the K-Mart's and the places that ordinary folks would go to, to get a copy of something commercially, a lot of those were closed down. And if you were so lucky as to not have your papers turned into pulp and mush and mud, and you had the document, usually you only had that copy of it. It's common that people, you know, people's lives fell apart because

the only copy of the document that they had was in FEMA's hands or somebody else's hands and there was no backup and it was gone.

**Smith:** OK. So that kind of summarizes the spirit of FEMA. Along in—I know that 2006 we started getting the housing grants or at least a process—

**Morse:** Yeah.

**Smith:** —started for housing grants. Can you talk a little bit about that from your perspective what you've seen of the—

**Morse:** Yeah.

**Smith:** —grant program?

**Morse:** Well.

**Smith:** This is what was run through MDA, federal housing.

**Morse:** Right, right, the thing to keep in mind at this time is that at this point Mississippi had *the best* connected governor in the nation. And so in the fall of 2006, fall of 2005 I mean, Governor Barbour, to his great credit, did put together a team to do a comprehensive analysis and to try to get a good conceptual plan about what a Gulf Coast recovery would look like after this and he brought in really, he helped bring in really good people and fundamentally that was funded by private money, the Knight Foundation and by Jim Barksdale, but he blessed it and lent his name to it and asked this group to pull together this idea for how does the Gulf Coast recover and what are the attributes of an ideal recovery, what are the characteristics of it and, also, what's going to be the cost. And he went to Congress and, you know, people that I've talked with who were in the discussions with him or with others with him describe a very extraordinary—they describe things like, "Well, we can't call it insurance" people that are on the other side of the table from Barbour saying, "Well, we can't call it insurance because we'd be setting a precedent that, you know, any time any large natural disaster happens, the federal government's going to become the full-fledged insurer for all of this, so we'll call it something else. Why don't we—and then somebody else in the room said, "Why don't we call it CDBG [Community Development Block Grant]. We'll do block grant money; that's flexible." So it was a situation where you have a need, a dollar need and a basic outline of a proposal to be done searching for the politically acceptable vehicle to get it through Congress. So Mississippi had, you know, *the best* team, *the most effective* team at that time to get the maximum amount of funds out there for itself. And Mississippi also made one really smart move by not shooting for the moon, initially. Mississippi did not make the mistake that Louisiana did of the Pelican Plan, which was this outlandish hundred million dollar if I remember it was an enormous sum that Louisiana wanted to get initially out of Congress, and it just infuriated a lot of legislators. So Mississippi asked for a very specific amount of money and got it, and got the percentage, defined

it in such a way as to assure that Mississippi was going to get pretty much what it wanted and Louisiana was going to end up getting shorted. And I think our leaders, but particularly Governor Barbour, were absolutely intimately involved in the initial aspects of that. That's talking—that's coming from my having talked with senior senator staffers that were in those conversations on a Democratic side, it comes from talking with very high people in the Governor's Commission folks on the same order as people like Jim Barksdale and others like that who were in White House type meetings where some of this stuff happened. So, you know, there's a lot happening there that produced that first \$5 billion. I mean the governor got that. You know that got announced in December 2005 and at the end of December 2005, the Governor's Commission document came out which is a very utopian document in a lot of ways. And a lot of people just thought, "Oh, my God, is it possible, is it really possible that this time Mississippi and America are going to get it right?" you know, "Are we actually going to see, you know, the recovery and the reconstruction that didn't happen after the Civil War? That didn't happen in an adequate way after, you know, Jim Crowe was put to bed and desegregation was done. Are we actually going to see a truly effective rectifying of generations of deprivation and mistreatment of a portion of Mississippi society? Can this possibly be real?" And what's more, it was also loaded up with all of these environmentally forward looking things and these very, very appealing sounding, New Urbanist concepts about how communities could come forward. So it just was a highly, highly idealistic sort of document and it just raised people's hopes enormously, you know. And then in March the governor announces that \$3.4 billion of that money is going to be put into a housing program home grants that are going to go, not to the first people who felt the tidal surge, not to the people closest to the beach, the people above the folks who were in the flood zone. People above the folks who were in the flood zone are the ones who are going to get the first crack at the disaster recovery money. And you had this highly, lawyerly, nuanced explanation for why, out of the whole universe of disaster-stricken households, we're going to pick this population first and give them the richest, sweetest deal and move them to the front of the line. And now my view was we're all hurting, let's everybody get in. Let's everybody get in this. Let's make sure that we do fulfill the obligation that the Congress put in there to make sure that an adequate amount of money is used to affirmatively help those of low and moderate income means. But let's let the whole Coast recover. Instead, we got sliced up into all of these slices and that pitted one against the other, and tended to dilute the ability of housing advocates. And it really, the Gulf Coast society et. al. to critique the proposal that the governor made, because it was not a single comprehensive answer put forth out there. Just I'm shoving a bunch of billion dollars out the door towards one group which I think is a worthy group and everybody else just stand by. That pit people against people, that created complications, and it also sort of set some standards that seemed unjust and inequitable to us, you had to be insured. Well, there's all kinds of reasons why some folks on the Mississippi Coast were not insured that have nothing to do with personal irresponsibility. It had to do with economic deprivation. It had to do with the fact that we don't pay a living wage here. It had to do with the fact that the social security system or the disability system pays a very, very small amount relative to what people actually need to get by. They have to do with the fact that you have the cost of

insurance is not cheap down here. There were all kinds of different reasons why people did not have property insurance. And so for us to make the choice that you're only worthy if you're a homeowner that's insured and is flooded above the federal flood plane, it's very hierarchical, it's very, in an indirect way, it's aiming a relatively elite population and that's borne out by the reports that Mississippi had to file with HUD [Housing and Urban Development] about what was the economics, what was the economic earnings of the people who received this first phase money. And something like 80 percent of them that were originally reported—80 percent of the dollars, anyway, that's the way it was. Eighty percent of the dollars went to people earning above the 80 percent median income level. And 20 percent of the money went to people earning below 80 percent AMR(?).

**Smith:** So people who were flooded in, say, Bayou View in Gulfport if they—

**Morse:** Yeah.

**Smith:** —didn't believe they were in a flood zone before Katrina.

**Morse:** Yeah. They got a pretty full measure of recovery.

**Smith:** People that—

**Morse:** And that was my family. That was my household. My household, growing up, was Bayou View.

**Smith:** People in grinding poverty in East Biloxi who didn't have insurance—

**Morse:** Right.

**Smith:** —were left without—

**Morse:** Or in Turn Key, in Forest Heights.

**Smith:** Sometimes Turkey Creek floods.

**Morse:** Parts of Turkey Creek and parts of Forest Heights; those folks are out. And so that's the way that broke out. So, what occurred as a result of that was that as that program was announced, there was a one-week comment period and I was, at that point, very deeply into the effort of building a coalition of social justice advocates to talk about this stuff, and there was no name for that organization at that point but there was a new formal alliance of people who had worked, themselves, together by having attended enough of the same meetings. And we worked together over the space of a week in March of 2006 to get something like 2,000 signatures in opposing this from HUD and we used law students, and we used volunteers, and we also put together a very carefully thought out legalistic critique that we sent to HUD. The end result of that, of course, was it was rubber stamped, it went through, the program was

authorized. They still had to go through, after it was approved, some additional bureaucratic things and it really didn't kick off until the summer of '06. But in the meantime we had grazed enough of a ruckus to where we believed it began to embarrass the state about its very peculiar choice, and about its failure to target any money towards folks who don't have insurance and can't earn their way out of a recovery or borrow their way out of a recovery.

**Smith:** Do you have any estimates of how many people who were de-housed or their house is rendered unlivable would've been left out of this program?

**Morse:** The first program?

**Smith:** The initial funding.

**Morse:** Yeah. Hang on. Well, out of both programs, out of all the homeowner's programs that we've got in the state right now, they're all focused on just surge damage. So, you had to have gotten tidal surge water in your house or on your property to be able to recover. So that means that the wind-damaged homeowners are totally out of luck. Now, all told, according to HUD and FEMA, that was just under 140,000 households. If you back out the ones who just had limited damage, which is like \$5,000 or less, and it's legitimate to back them out because (a) either they did have insurance or else FEMA covered up to \$5,000 in property damage if you didn't have insurance. Then you're looking at something like 33-34,000 households with moderate to severe damage. And so then some portion of those are going to have insurance and some aren't. Some portion of those folks are going to be able to earn their way out of recovery or borrow their way out of recovery, some aren't. Just for discussions sake, I cut the number in half and so it's 17,000. Let's talk about 17,000 households. Now, actually the true likely number of people that would apply would be something below that, when all is said and done. Seventeen thousand is how many people applied for the Phase One Home Grant Program. So the state made a choice to say, "Yes" to 17,000 households that were flooded above the flood plane and who had insurance. And "No" to 17,000 households who were lower income, wind damaged, and severe, you know, moderate to severe damage, not lightly damaged, people who were likely not going to get that blue roof replaced with something permanent without some federal assistance, and I just think that's a terrible mistake. We've heard it said over and over that there was a requirement that wind-damaged households not be covered and that is false. It's not anywhere in the statute. It's not anywhere in the regulations. If anything, it appears to have been a side, an unwritten side bargain made between the Barbour administration and the Bush administration, and I find it more than I can take to have a pair of administrations that believe in judicial restraint and reading laws according to just the black letter of the law and not to engage in rewriting the law on the basis of intentions harbored by the authors and not expressed in some way that we have to live with this wind-damaged exclusion that is nowhere expressed. So I find that to be one of the fundamental failings of the Barbour administration.

**Smith:** One element of people that were left out is the wind-damaged.

**Morse:** It's one population, you know, not even renters.

**Smith:** One population left out who were in the floodplain—

**Morse:** Inside the floodplain.

**Smith:** —and theoretically would have known that they were inside the floodplain.

**Morse:** Right, could've had flood insurance.

**Smith:** And elected not to have flood insurance or maybe any insurance.

**Morse:** Um-hum.

**Smith:** Do you know what that group might've been who were actually flooded—

**Morse:** Yeah.

**Smith:** —known to be in a floodplain—

**Morse:** Wait, hang on one second; let's put in on pause for a second, I want to get something out of here.

(brief interruption)

**Morse:** Here we go. The folks who had, that would've been eligible for what's called Phase Two, would've been—

**Smith:** Known to be in the floodplain—

**Morse:** Known to be in a floodplain.

**Smith:** —and not having insurance.

**Morse:** Just a second here. Put it on pause just for a second.

(brief interruption)

**Morse:** No insurance inside the floodplain in Mississippi is going to be, according to FEMA, HUD and FEMA, that would've been—

**Smith:** No insurance inside the floodplain.

**Morse:** No insurance inside the floodplain would've been just 1650 people. And those who had hazard insurance, but just hazard insurance, would've been about 2,942. And those who had both hazard and flood insurance would've been 5,039. All told, the number of households inside the floodplain that were damaged to any degree was 9,638. Those above the floodplain, damaged above the floodplain, was 18,690, according to HUD and FEMA. The number of those that were not insured was 2,752. So you subtract that out and you're at 16,000-something. The thing to notice there is that number comes extremely close, in fact it's a little below the actual number of people who've been approved for the Phase One grants. So the HUD and FEMA housing count is actually pretty accurate. They counted these individually unique addresses and then we went through a very extensive verification process with the MDA Home Grant Program, and those two numbers square up pretty closely. So.

**Smith:** The initial newspaper reports of 60-something thousand persons unhoused—

**Morse:** That's low.

**Smith:** OK.

**Morse:** That's low.

**Smith:** Sixty thousand houses—

**Morse:** Yeah.

**Smith:** —I think may be what they were saying.

**Morse:** Yeah, that's low. It was probably—that's 27,000, if we're talking about houses and rentals—if we're talking about houses, it's probably going to be in the mid—it's going to be in the mid-40s to 50 on houses, and it's going to be in the mid-20s to 30 on renters. So, it's closer to eighty to 90,000 that have got real damage. And if you count all the ones with all kind of damage, you know, it was any kind of damage at all, the total was something like 220,000 households that had some degree of damage from Hurricane Katrina.

**Smith:** In Mississippi.

**Morse:** In the entire state of Mississippi. Across the state of Mississippi. Yeah. And as of like last month, earlier last month, the state had paid out 15,600 grants to the Phase One folks; average grant about [\$]71,000. About 3400 grants to people in Phase Two; that's in the floodplain or above the floodplain, with or without insurance, that are low income. No more than 120 percent of their immediate income. Their average grant, supposedly, was [\$]70,386. And inside that Phase One thing though, something that's worth noticing is that the lower income grants, theirs may be, according to the state, those may be 40 percent of the people who received grants were lower income, but they only received about 20 percent of the money, so the grant size

for the lower-income households is half. It's not [\$]71,000; they probably received [\$]30 or 40,000, a much, much lower dollar amount. So you put it all together in the state, as of late last month, it paid out 19,000 grants worth about a billion three.

**Smith:** Do you have any idea in along the Coast or even Harrison County what percentage of people were living in rental property before Katrina?

**Morse:** The percentage was about thirty, 30 percent, roughly, were renters as opposed to homeowners. And that's aggregating the three coastal counties. You look into individual communities like Biloxi or Gulfport and the percentages are higher for renters, 40 [percent] or maybe even as high as 50 [percent] in some parts. East Biloxi had a lot of renters; it was over 50 percent, I think, and a very high percentage of people that were very low income, 80 percent or below.

**Smith:** So these grant programs for people who own rental property—

**Morse:** Are meaningless. And the whole argument, and this very much a property rights argument, it is so—it's maddening to me to say, "Let's not give renters any money. They don't own anything. Why are we giving renters money? Renters' property wasn't damaged; it was landlords' property that was damaged." "OK, let's give money to landlords. Let's give money to landlords and make sure that when landlords reopen that property that they've rented it at an affordable rate." "Well, now you're interfering with the market. Now you're trying to tell a landlord what he can and can't charge, and you're also trying to tell communities who they can and can't have in their neighborhoods." So, it's very much race and class discrimination disguised as the market forces, freedom of the market and property rights triumphant. Well, you know nothing is purely triumphant after a disaster. We've got to all make accommodations. All kinds of legal norms got waved modified, excluded, relaxed in order to allow a society to regenerate itself. But when it came down to the low-income households, particularly renters, those things got pulled as taut as a violin string.

**Smith:** Well, the objections that are raised, no landlord would have to take a grant. A landlord would have to agree to—

**Morse:** Right, exactly right.

**Smith:** —build back or he could elect to borrow money or sell their property.

**Morse:** They could go under the market, they could do any number of things. They could sell the property, they could do this, they could do that. The truth is—

**Smith:** So you don't even know what the landlord participation would be.

**Morse:** Well, we do know that the state has chosen to—I mean this is kind of—what's happened is that we've left out some key things in how we got the policies that

we got and the role that my organization, and others like mine, played in getting there. One of the things that we did argue with the governor for, pushed for, was a small rental program and our thinking was, according to these same numbers we saw something like single-family renters were 42,000 out of 62,000 of the rental properties that were damaged or destroyed by the hurricane; that's two-thirds. And we said, "If you want a way to try to reopen affordable rental, look to the single-family rental places. They'll already have sewerage and water lined up, you don't have to spend money to do that, they're probably already in neighborhoods where everything is, you know, you're not going to have zoning problems and you're not going to have NIMBY, not in my backyard, fights, you can do it. Just come up with a program that is zeroed in on single-family rentals. Well, they turn edit into a small rental program. They allowed you to have up to a larger number of rentals, eight or ten, I forget what the maximum is, and they imposed this really complex scoring system in the process which made it very—which advantaged for-profit developers, and disadvantaged single homeowners who might've inherited their relative's house which they rented out. It advantaged what we call "Green Fields Development" meaning we're going to start afresh, we're not going to go back and repair one, we're going to make a new one. So it was all really geared in the first round of this money that went out for small rental overwhelmingly was subscribed by developers who wanted to do new single family or small rental apartment complexes, and most of them tended to be four plexes or eight plexes.

**Smith:** Wouldn't that fly in the face of the sort of New Urbanism?

**Morse:** Yeah, it creates all kinds of complications.

**Smith:** (Inaudible) infrastructure.

**Morse:** Creates all kinds of complications. It creates stresses on sprawl. It creates more wetlands filled. It creates all kinds of zoning conflicts and it distorts the price of rental property, too; whereas, if you could just spend the money to restore the single-family renters, the smaller ones, you could probably have relatively less disruption.

(brief interruption)

**Smith:** So, we've got several different phases of Mississippi Development Authority effort to invest in housing—

**Morse:** Um-hum.

**Smith:** —through these Community Development Block Grants.

**Morse:** Um-hum.

**Smith:** All of them have neglected the people least able to advocate for themselves—would that be an accurate?

**Morse:** That actually reflects my view and I think that it accurately reflects the reality that is out there for somebody to see if they go and look at the numbers. Yeah, that's accurate. I think that we have, along the way, made some degree of progress. We were able to persuade Governor Barbour to improve upon the Phase Two Home Grant Program to make it be a larger amount of money. He started out only wanting to give [\$]50,000 to low-income households. Are they only one-third as worthy as the folks who got the first group? I don't know, but it's just insulting, frankly. So if you've got a raise it, you've got to at least double it, which they did which was good. They should've maybe tripled it. But they got it to doubling. And then we said, "You cannot penalize very low-income people for not having insurance." And we pushed hard enough on that to where they agreed to waive what would've been a 30 percent penalty of your grant award if you earned below 60 percent of median income, so we felt happy about those two things. We also pushed them hard on the outreach. And we said, "You're not dealing with the same population that you were the previous time. These folks are really going to need extra strong outreach if you're going to bring these folks in because this is a group that is not, low-income folks and folks who live paycheck to paycheck, and who maybe have not had enough money to go finance or refinance or rebuild, are not going to come flocking to your doors. You're going to have to go and lure them out, to get it to happen. And we encouraged them to do a lot of things which they've not done until the last week of the enrollment period. And we're now—

**Smith:** Radio, television, advertising.

**Morse:** Right, advertising, remote locations, working with local communities, and that's all just what's been happening in the past two weeks, and we think, in part, that's a product of our having pressured them to do that and, in part, a product of their outreach having failed pretty dramatically, we think. They've only gotten about 4,000 grants put in place and they've been trying to enroll people since the summer of 2006, so they're doing something wrong. They've got about 12,000 people in a pocket. They have not gotten all the people that they could get. And they apparently are dropping out two-thirds of them in the process. So, there's a real problem there; I'm sure of it.

**Smith:** Now, what's your assessment from working with people who confront the MDA process?

**Morse:** It's maddening. It's a state counterpart to FEMA. People find the, people find the MDA bureaucracy every bit as maddening. They get different answers from different people at different times. It's not case managed. The notion of having somebody in that process working it through for you, to help you get through to the end of the process is a norm in all of the faith-based disaster recovery models. It's what's required because people are profoundly stressed, depressed, and are not able to carry through the processes themselves to recovery without somebody helping them along. And the state has failed to do that, and as a result, we've seen an awful lot of

people drop out. And so the folks at the MDA, some of them, I'm sure, are great folks, but the large number of people that I've had direct experience with in these workshops and the folks that we've talked with, speaking for myself and for others that work through us, has been that it is just—they're exceedingly lawyerly, but they're not lawyers. They don't understand the legal ramifications of having, for example, a set of covenants filed and on notice to the public, notice to all prospective, future buyers and how a tiny technical defect in the signing of the or in the execution of the notary public signature in some way, some tiny defect there to them is a fatal flaw when we all know from, you know, our professor at Ole Miss Law School that actually know that that does serve to be notice to the world, it's only that as between the two of you, you might be able to haggle between them. But it's not going to—it's not a fatal flaw, I think. So there's this extremely hypersensitive attitude on the part of MDA; they're afraid that HUD is going to come back and audit them and hammer them, so they're asking for total perfection but offering no assistance, really, to the people who have to deliver it to get towards that. And I mean there's a thing, I think, called Sigma Six, in the business world or the engineering world, which is zero flaws in a business process or a software process. That's what folks are having to confront with MDA. And I mean if you talk to any engineer who's going through something like that—I think it's called Sigma Six; I may have the name wrong. You know, it's rigorous. It's what they use for microchips. It's what they used for, you know, mission-critical software and that's what folks—that's the last thing folks here need. I question, for example, whether, you know, 300-Million Dollars that went to the utilities, for-profit utilities, publicly regulated monopolies that are supposed to be among the very best run businesses in the world, most conservatively run businesses in the world best maintained infrastructures, you know, in the nation are being put through the same level of scrutiny to access the hundreds of millions of dollars that they got in rate relief. I don't think they did. I've never seen anybody divulge the extent to which Entergy or Southern Company or any other power company had to justify that. And understand that in all of these things, whether it's FEMA or MDA, the big bugaboo is duplication of benefits. God forbid that a nickel should cover the same cost twice for these disaster recovery victims. All right, so you have to settle your insurance, you have to repay your MDA, you have to repay your SBA loan, you have to make sure that if you've gotten anything from anywhere else that you back that out. Yeah, we're about to give Six Hundred Million Dollars to the state port, a state enterprise that has enormous credit capabilities that can raise—can finance itself through the bond market that has revenues coming in that has insurance, 100-Million Dollars, in excess of what I think the actual, what the damage to the port was reported, the legislative peer report. And they have FEMA standing by to say that if it isn't covered by the insurance, we'll cover you for, I think it's 90 percent of whatever the private carrier does. Well, why would they have to wait for any of that to be settled, they're just going to write a single check of 600-Million Dollars to a state agency; it's writing a check to itself. MDA is a co-manager, if I remember correctly, of the state port, of Gulfport. It's a state-owned enterprise and three out of the five board members of that port are governors' appointees. So it just reeks of unfairness to those of us who struggle with people day to day to try to get to their measly amount of

money to get the roof fixed over their head. It just leaves some of us *white hot* with anger.

**Smith:** Let me get you to think a little bit more philosophically for just a minute. Many people remarked about the way the community came together and the weeks immediately following the storm that there was cooperation across class and racial lines that people said that was inspiring to see it.

**Morse:** Yes.

**Smith:** As things have transpired over the last two-and-a-half years, what has happened to all that, what do you see coming through this office by way of the poorest in the community?

**Morse:** There's two parts to that, and you're exactly right about that first observation. That is something that I think is universally acknowledged and it's a great credit to us as humans that we did that. We didn't necessarily have to do it that way. That's not always been our record as a society. I was really glad to see that, early on. And we were thrifty. We were actually very environmentally careful and we were also very anti-consumerist in a lot of ways; people conserved their water, they conserved their food, they conserved—you know, if they got into a situation of air conditioning or something, they would enjoy it and not take it for granted. And there was social relationships; people I did not know. There was a guy who lived a block from me, around the corner, in the woods in a little run-down house—because I lived in kind of a, kind of a funky neighborhood—who repaired, you know, little things. And we went and got ice for him and meals for him, and I went into his house for the first time in ten years or more of living there. It pulled a lot of people together. It made us look better. And then once—and it was because we were all more or less equally impoverished. And I think in those of us who have enough of an awakening from that kind of impoverishment to pull away and look at the larger picture of our lives compared to other lives in the prosperity that some of us lucky ones have, compared to our wider society, it was awakening compassion in us that we probably had not experienced before. I think that was an experience that a lot of folks I work with from a different part of society a better heeled part of society that is part of my parents' generation. That was an exciting thing to see. But as the money began to flow back in and those financial decisions began to flow back in and as the business world and the political power world began to piece itself back together, we began to see our society and the leaders in our society, you know, rebuild the power structure that they had before. And part of that power structure is based on maintaining some of the economic disparities that are out there. And we begin to also see people lose some of that sense of compassion for each other as we individually no longer had to share our house with a neighbor or had to share our water with a neighbor, once that started to fade away, once that sort of crisis stage faded away, then when the word came in the next block somebody wants to build an apartment complex for people to live in, something that would've been treated as a boon in the storm's immediate aftermath, all of a sudden, you know, it's going to wreck my property values, it's going to bring

in dope fiends and they're going to steal my daughter and sell her to gypsies. So there's, I think, a direct, I guess it's an inverse relationship between the level of impoverishment and the return of prosperity. As prosperity returns, the compassion reduces. And I just find that—that's just painting it in broad strokes. Now, what in fact has happened in some places is that there have been pieces of the Gulf Coast society that are behaving differently and have held onto those differences more strongly than I would've imagined. In some cases, pieces of the business community, some great leaders in the business community have stepped up significantly commitments to dealing with the societal ills and the economic ills on the Mississippi Gulf Coast, and it's a great credit to them that they've stuck with that. There's been an increased civic dialogue about the reality of poverty and the reality of substandard housing since this hurricane, and that has been something that was not there previously. And that's still underway in a very healthy way and it's even moving in the direction of understanding what the harm done to this community is of not having a living wage in place. And there also are alliances that have arisen between groups that do civil rights and groups that do environmental work and groups that do worker rights' things where people realize we're not enough alone to make a difference and we've joined hands, in some instances, and taken joint positions. And the process of getting to be able to take those joint positions is not easy. Everybody just doesn't walk into the room and suddenly embrace in a fever of compassion with each other, we have to work hard through some complicated things along the way and then we get there. So, there's—and then the last thing is that we have had, through this Coast, a social wave. We've had a wave of more non-Mississippians of all different political and social stripes come through here doing meaningful, life-restoring work, and that has changed a lot of the fixed attitudes. Maybe a little bit. Maybe in some case only a little bit, but I think increasingly it has changed attitudes about, in a sort of accepted views about whether a social safety net is a healthy thing or an unhealthy thing. When people see FEMA say, you know, "get lost"—if FEMA tells people to get lost, then people start thinking, "Well, that's my social safety net and it is broken, and this is not acceptable. I pay federal taxes; I expect results on these things." People start to reassess a lot of the prevailing views about lower government, lower taxes, you know. They also begin to reassess issues about, you know, what would be called in the environmental world, non-structural solutions. Does it make sense for us to rebuild in particular locations that are, in fact, marshes? Does it make sense for us to continue to add hard structures to our coastlines and not re-nourish the beaches that are offshore that help to break things, so. So, how having all of these people come through here, not just the lawyers, but the workers and the Mennonites and all of the different church groups who really made us be a much more ecumenical society was really, really a healthy thing and I'm hoping that's going to be a permanent. And it changed the way America looked at us, too. This is another place where I agree—I don't often agree with Governor Barbour, but I do agree with Governor Barbour that South Mississippians individually changed the attitudes of the folks from the West Coast and the northeast in the areas that where people might otherwise have been rather disparaging about, about South Mississippi as a society, changed their attitudes around. They began to understand the culture that's here, the history that's here, the level of attainment in different ways that's attached to this location, and they began to

understand the charm that's here. So, all of those things are positives. And that very first part of it is just—it's nagged me. And I wrote a piece—I wrote an editorial about that trying to be optimistic about it on the first anniversary and I was saying, you know, can't remember the exact words but it was basically saying, you know, "Let us step to the window two years after the storm and look out on an area that, you know, is not clouded by a lot of these class divisions, it's not clouded by a lot of these sort of oppressive aspects of our society, and it is, you know, more just, more appealing for us to look at, more something that we would proud of as a society to look at. Still hoping.

**Smith:** Any (inaudible) of race relations in our community? Our community, I sometimes tell people, has a self-congratulatory attitude that it thinks it's a little bit better on race relations and the rest of us sit here. What's your feeling about the storm and the impact on race relations?

**Morse:** It's all divided. It's like everything else is in Mississippi on race. You'll—people will try to generalize from a very individual, personal relationship and ignore the structural harm that our political decisions make, and how those, too, are personal, actually, even though the racism here is no longer legal, physical separation of schools or churches or water fountains or bathrooms or swimming pools or beaches. The economic deprivation, the economic disparities that are built into the economy that we've got here, the economic disinvestment that has occurred in minority communities. And not just consciously doing that, but also the way in which retail has evolved in America has dramatically harmed one of the backbones of African-American economies on the Gulf Coast, and elsewhere as well because everybody is, now going to go and shop for the very lowest price. And even if they have to drive a long way, to get it, and that's caused by a whole lot of harms to the society. But how do I assess the race relations now? I think they're—I think what has happened that's better is that the entire Gulf Coast has had to get more civically engaged across a lot of lines over the past two years. It's been more so over the past one year. With all of the community plans and so forth going on, people began being drawn out to really verbalize what they thought was the condition of their community, and we began to expose things that weren't really zeroing in on race but that indirectly will lead you back there. That was a healthy thing, but I do think we had still not—we still have not broken it. We still have not made the fundamental change that I would like to see happen and that I know, you know, our organization stands for. We have not broken the grip on this community's, this mainstream community's fuse about how best to lift up the racial minorities in our communities from a condition that we inflicted upon them through a bunch of our choices, not their choices, this is *our* personal responsibility as Caucasian Mississippi holders of power, you know. We bear that responsibility. There is responsibility, also, in the African-American community to seize opportunities that exist out there but it is foolish for us to suppose, as a society, that you can just walk away from it at some point and say okay the door is open, not after what's happened. Not after what's happened for so many generations here. It really has to—it really has to be affirmatively pushed forward. I'll tell you what would convince me that we had made it. If I saw that the signature project of the City

of Gulfport, for example, was to totally revitalize the corridor immediately south of the Airport Road intersection with Highway 49. The first, the first neighborhood south that new visitors would see if they came into Gulfport would be North Gulfport, and that community, if the first amount—the first dollar that the City of Gulfport’s fathers chose to spend was to revitalize that corridor right there and to make Martin Luther King Jr. Boulevard a signature community, then I would be persuaded we’ve made a breakthrough. We’re not going to do that, though. We’ve got other plans for that money. That money’s going to go into other things. It’s going to slap up a façade on a bunch of downtown buildings in downtown Gulfport that are vacant and are probably going to stay vacant, unfortunately. I would love to see that, that town community, too, revived because I have enough memories from pre-Camille of those being vital communities over there; the drug stores and the department stores, and all of the things that pre-existed the malls. A thing that would make me persuaded in Biloxi would be a similar situation with Main Street north of the railroad tracks or the intersection of Main Street and Division, or Oak Street. Anything, I mean in a tiny way Biloxi might be making that step when it’s going forward with this park around the Lighthouse that’s going to honor Gilbert Mason. That’s a tiny step forward, but that’s really almost museum stuff and I’m talking about living change for people, that would be able to convince me that race relations would have fundamentally changed here and I just—I guess if I were to be fair about this, I would say the Hope Six work is the closest. Biloxi deserves high marks for trying to do that. They need to enlarge it. They need to make more of it available. That’s a step in the right direction. But the tradeoff for making a community like that is that it’s far less dense and so a whole lot of households that could’ve gotten taken care of, a whole lot of other households have to find some other place to live, so you have to make more room for people.

**Smith:** Do you have any idea how many volunteers have come through your agency to work on legal services?

**Morse:** I would say on the law student side we used over 500, from law schools, from pretty much every state in the nation. I don’t know that we’ve had any from Alaska or Hawaii. From the contiguous forty-eight, I think we’ve had one from just about state in the nation.

**Smith:** Are they coming as result of some sort of service-learning credit that they’re getting or is it just something that’s—

**Morse:** Most of the time, no. Most of the time, no. In fact they have to raise money to come here. The students that are here often will cook and sell southern food or throw Mardi Gras beads and raise money, and then get their school to match it; that’s on the law student side. On the law firm side I think we’ve had about 200 to 250 lawyers at different times from different law firms, large firms, small firms come through here. We currently have two ongoing projects, two- three ongoing projects that are involving two, two very prestigious firms. One is called DLA Piper, D-L-A Piper, a law firm that is doing air title work, which is solving the estate problems of people who didn’t go through the courts, a lot of minority populations whose family

got mistreated in the court system are not going to let their homestead title get settled by a judge, a white judge, so. Over time in some communities people just wouldn't go to the court. And when grandma died, you wouldn't get the court to declare, under the laws of intestate succession, junior is now the owner of the property along with co-owners, Jane and Jack. So this non-titled occupancy of land over time built up in a number of communities across the Gulf Coast and this DLA Program is there to untangle that. It basically means we have to do a lot of estate work and some legal, some other legal tricks. The other firm that's doing some important work with us is called O'Melveny & Myers and they're just the latest in a long line of lawyers that have done it. And it's an interesting story about the guy who came here to do this; his name is George Riley, R-I-L-E-Y. He is a premier northern California intellectual property and securities litigator. He's one of the very best lawyers in America. He was born in Memphis and when he was about eight years old, he saw James Meredith leaving Memphis on his way into Mississippi on a march, and his dad spoke and shook hands with Meredith on his way in and then later told young George, "I don't know if he's going to make it." At the other end of that march after Meredith got shot was our founder, Martha Bergmark(?) with her father, so she saw the other end of that same march. And they only recently met, the two of them who are linked by that same march, they only recently met this year. So, George is down here and his firm is helping us with contractor fraud cases. This is where people who finally do run the gauntlet, finally get the money, and they finally find a contractor to get the work done; all these things are things I personally experienced, too, mind you. So I understand that deep-seated eagerness to get this person to fix it. You finally got the money and then the contractor—you get a bad one and he says, "OK, well, I'm going to need [\$]20,000 in advance because I've got, you know, this and that and the other to do, and they disappear." Or they take that [\$]20,000 and they use ten of it to pay off the job they haven't finished yet and they run up credit, they run up materials and bills on your property, and those material men put liens on your property and your title is fouled up, and then they really do disappear. So, we have a whole host of contractor fraud cases. They came down and we did a clinic in three towns last month and got over a hundred cases. These are very hard to place, too. This is not like something you can call in to FEMA and sort out, write a few letters, you've got to bring a lawsuit, you got to serve them, you go to do all the legal things, and you got to have a trial. This is the hardest kind of work to place. And George and his firm have stood up and said, "We're going to take all you got." So that's really good.

**Smith:** You said that there was a third major project that's ongoing?

**Morse:** Well, I mean we've had—I'm having to leave one out because it's, you know, I can't talk about it on the record. There are—we had, we had people helping us with this public housing and the displacement of people in FEMA trailers all along the time, and so we've had the Mintz Levin Firm and several other firms that have helped us push through. We've had—I mean I've got—I've actually got an article that'll be published shortly in the *Mississippi Law Journal*, along with another writer, Karen Lasch, that'll detail a lot of this stuff and give the names of all the firms.

**Smith:** Do you know how many, how many individual people or cases you've handled, how many files have worked through this—

**Morse:** Our firm?

**Smith:** Yeah, in the last two-and-a-half years?

**Smith:** That article actually has that information in there. I know that through the Young Lawyers Division of the Mississippi Bar—hang on a second—the Young Lawyers Division of the Mississippi Bar has—hang on a second here—*pro bono* article has a figure that we're a part of that include that—I think it's in the thousands. We've estimated—we would estimate—yeah, it's—let me make sure I'm getting this exactly right since it's for history and all.

**Smith:** This is on the Mississippi Bar Web site?

**Morse:** Yeah, 5800 storm victims and you can see that, the article is written by Amanda Jones, it's written in the Metro 2005-2006 issue of *The Mississippi Lawyer*, it's on page fourteen and the article is called "Young Lawyers Division: Standing Ready to Assist the Public after Hurricane Katrina." So the Young Lawyers Division estimates that it took in about 5800 cases, coordinating free legal help. Our organization was one of the funnels through which that work happened. The Mississippi Center for Legal Services which is the federally legal service corporation funded entity was the other, and then separately for ourselves we estimated that we got about 5-Million Dollars worth of *pro bono* legal services through our offices from law firms and law students, and just billing that at conventional lawyer rates, not the Wall Street rate, but the regular in a Mississippi market rate. And, you know, the real success story, as far as I'm concerned for us, is that we figured out how to be this big python that could swallow all of the help that was being offered to us and absorb it all and use it in some way that we could actually keep saying "yes" over a period of two years, and keep attracting people back. We're now into our third spring break and we have twenty law students this week, thirty next week, I think thirty the following week. Over the winter break we had about a hundred. And so we, three years after the storm, are still continuing to attract law students who want to do disaster recovery work that is socially justice focused. And we're competing against New Orleans which has got an enormous need, but it also has all of the allure of that great city. So, I think it's a great credit to us that we're doing the right thing somewhere.

**Smith:** What we need to make a part of this record, that we haven't made it part of it, for somebody fifty years down the line in the same situation.

**Morse:** Fifty years down the line. Oh man, that's a great question. That's such a great question. I think that what ought to be on there is the voices of the people that we talked with. There are a couple of videos that could be put in there; one of them is called "The New Homeless" that is a document that is available on the web. It was produced by the Lawyers Committee for Civil Rights and I'll try to find it for you, and

send you a link to it. I don't have it on a DVD anymore. But that will give you the raw feeling of this. Another thing that I think that is pretty interesting is there's a Katrina/Tsunami Exchange. This is something that I got a student in my office to do, which was to help to tell the story of a Biloxi woman who went to India, and then who hosted Indians and who then shared stories about the experience of being really poor and a woman and struck by a tsunami; one was in India, the other was Biloxi. And what—how did government behave, how did they behave and how did they recover; and it's called Katrina/Tsunami Exchange and that's on You-Tube. We put it up there on You-Tube and we have it on our website. That gives you human voices; the Indian voices and our voices. And some images that are pretty remarkable. And I think one other thing that I could send you, except it hasn't yet been published; is an article I wrote for the Joint Center for Political and Economic Studies which is going to be called "Environmental Justice through the Eye of Hurricane Katrina." Maybe I can send you a copy of that, because that'll collect a lot of the statistics and history, and sort of the overview from the standpoint of a public interest lawyer of how the Mississippi disaster and the recovery experience compares and contrasts with New Orleans.

**Smith:** Looking back I know none of us could have expected anything like Katrina.

**Morse:** Yeah.

**Smith:** Looking back thinking about your perception of the community before Katrina and now, what's the most surprising positive thing that you saw that would've been unexpected pre-Katrina, maybe?

**Morse:** (long pause) Well, first of all, I think the thing that surprised me was the degree to which people from outside of this area were charmed by us and us by them. I think that at the time that this storm hit, our nation was very politically polarized. This Gulf Coast was extremely politically conservative, for the most part; at least the mainstream society was. And we were in the grips of a very divisive state of mind. And when this disaster struck, it really laid bare some of the most painful parts and shortcomings of our domestic policy and our society, how we've treated ourselves. And I think it's amazing that Mississippi and the Gulf Coast people found a way to link and connect with folks who could've come in here and not, not really appreciated this area. You know they could've said, you know, "These people have been treating folks bad for a very long time." They could've done a lot of things. They could've done a whole lot of things. But the compassion that came out there and the gratitude and the willingness to open up and share, to me, was the great magic thing. And then the other thing was just that there was, just more openness, just more openness to different viewpoints coming out of the very top society, the top of the power structure of our society than I would've forecast. And, you know, that's an ephemeral thing; that doesn't last forever. It's like politics. But some of it has, and that's been the duration of that interest in a bunch of different ideas, the fact that it's endured as long as it has right now I think is the most surprising thing to me. I think that's—that holds a lot of hope.

**Smith:** Supposedly, we've covered about the worst of it and we've looked at the way people have run up against the bureaucracies. You said something when we started that maybe I'd like to draw you out on a little bit. You said that you began your career as an attorney, as a defense attorney.

**Morse:** Yeah.

**Smith:** Defending?

**Morse:** Insurance companies, that's right, and businesses.

**Smith:** What's the idealism that makes a person like you tick or how did you get out of that business and get into something that was advocated for the people typically on the other side of the table from the insurance companies?

**Morse:** It wasn't true to myself; it wasn't true to my heart. I was just struggling with trying to follow the path that too many lawyers follow, which is try to get a good paying job, and keep your life and your family on track. And I guess that what made me tick, fundamentally, was the idea that I could take the risk of not knowing where the money's going to come from next month and that somehow, somewhere I could make it happen. That sort of leap of faith is what made it change. But as far as, yeah, what's deep rooted, I, you know, I can't put a finger on it. You know, people have asked me that before and I've said different glib things. I do find myself remembering that a housekeeper, a maid, a black maid that worked for us when I was very small, a woman named Hannah quit one day. And, you know, Hannah was the lady that took care of me. My mother was doing different things and taking care of me, too, of course, but Hannah was the one I saw around the household all the time when I was very young, and she left. And I thought, "Well, what happened here, why's Hannah gone?" And Mom couldn't give me a good explanation, and she said, "Well, she left, she went to work for somebody else." And that didn't make sense to me. And "Where did she go?" And she said, "She went to Headstart." And I said, "What's Headstart?" And she said, "Well, best I can tell it's about, you know, well, Hannah lives in a poor neighborhood and her kids don't get such a good breakfast, and this kind of thing. And they don't do as well in school." "Well, why?" You know, "Why?" A kid asked a question like that, you don't get a good answer, I don't know, I guess that's it. I don't know, that doesn't really answer it, even, but that's it. It's just something that's sort of in you. Sort of in you and it sticks with you, and it's what you expect. I guess it's just your root vision of yourself, you know, your root vision of what you think that things are supposed to be like that makes it, that makes a person do that. And when you're untrue to yourself in the business world like that, if you're not in a situation where you can make the work that you're doing be congruent with your own core values, you're going to end up sick, drunk, and dead early, you know. That's really what it's about. So I kind of woke up from that and I walked away from it, which was the smartest move I ever made.

**Smith:** Well, I can see that's a very emotional recollection. It sounds like it's something pretty deep with you. Is there anything else that we need to talk about?

**Morse:** No, that's it. Thank you.

**Smith:** Thank you for working with us on this.

**Morse:** Sure.

(end of interview)