Biography

Mr. Charles B. “Chuck” Benvenutti was born November 25, 1951, in Gulfport, Mississippi, to Pete Benvenutti (born in Bay St. Louis, Mississippi) and Elizabeth Beyer Benvenutti (born in St. Petersburg, Florida). His parents were married in Bay St. Louis, in 1947. His father’s family originated in Bosnia. His great-grandfather left Bosnia in 1895 as a merchant sailor. His mother was a homemaker and school teacher. His Grandfather Beyer was a merchant marine ship captain who commanded troop transports in the Pacific in World War II. His father was a retired US Marine who worked as the Coca-Cola Bottling Plan manager after leaving the military. His father was also a former councilman of Bay St. Louis, Mississippi. On May 27, 1972, Benvenutti married Ms. Elizabeth Hunter (born February 25, 1952, St. Louis, Missouri). They have three children, Mike (born in 1977), Christine (born in 1980), and Katherine (born in 1983).

Chuck Benvenutti earned an accounting degree at the University of Southern Mississippi. He worked for the Internal Revenue Service in Gulfport before creating his own business, Benvenutti CPA Firm, in 1982. He was still operating his business at the time of this interview in 2008. He served in the Navy for four years as a Photographer’s Mate Second Class. He is a Roman Catholic. He is a member of the Bay St. Louis Chamber of Commerce, having served as its vice chair; the Bay St. Louis School Board, 1987 to 1992; and the United Way president in Hancock County, having served as both the first chair and as president of the United Way of South Mississippi. From 1989 through 1990, he served as campaign manager for Gene Taylor. In 1990 he was manager of the Hancock County Gaming Campaign.

Benvenutti has earned many awards and honors, including the Sun Herald Top Ten Business Leaders in 2004 (Outstanding Community Leaders); Hancock County Citizen of the Year in 2003; Governor Barbour’s Commission on Katrina Recovery – Hancock County, having served as chair; Mississippi Gulf Coast Economic Development Council, having served as treasurer from 1987 to 2006; Gulf Coast Business Council from 2006 to the time of this interview, at which time he was treasurer; Boys and Girls Clubs of Hancock County in 2003 and 2004, to create the program and having served as board president for Hancock County; and Gaits to Success Riding Stable for Handicapped Kids in Kiln, Mississippi, board president from 1998 to the time of this interview. He loves the water and fishing, but sadly lost his fishing camp in Hurricane Katrina.
Table of Contents

Friday, August 26, 2005, Hurricane Katrina looms in the Gulf ........................................... 1
Chef Pass ................................................................................................................................. 1
Saturday, August 27, getting ready for Katrina .................................................................. 1
Sunday, August 28, Category Five ....................................................................................... 1
Boarding up home .................................................................................................................. 1
Evacuating .............................................................................................................................. 1
Hurricane Camille, 1969 ........................................................................................................ 2, 26, 33
Getting ready for Katrina ..................................................................................................... 2
Ten feet of water in home from storm surge ........................................................................ 2
Port of Gulfport, Sunday, August 28, evening .................................................................... 2
Evacuation supplies ............................................................................................................... 3
Coast Electric Building, Bay St. Louis .................................................................................. 3
Katrina starts hitting Gulfport at four o’clock a.m., Orange Grove ..................................... 3
Tuesday morning, August 30, traveling on I-10 .................................................................. 4
Diamondhead Exit of I-10, storm surge crossed interstate .................................................. 4
North end of the Bay of St. Louis ....................................................................................... 5
Highway 603, five feet of water, Tuesday morning ............................................................... 5
Diamondhead airplane runway, fuel tank on highway ......................................................... 5
Trash line of debris close to I-10 overpass ......................................................................... 5
Jourdan River, feeder bayous, storm surge ......................................................................... 6
I-10 acts as levee impeding Katrina’s surge ...................................................................... 6
Highway 90, Tuesday morning, surge still draining into Gulf of Mexico ......................... 6
Buffer zone ........................................................................................................................... 6
Survivors begin to emerge on Highway 90 ......................................................................... 6
Damage to CPA office, Bay St. Louis .................................................................................. 6, 14
Damage to home, Bay St. Louis .......................................................................................... 7
Gene Taylor ............................................................................................................................ 7, 17, 19
Everything on the beach in Bay St. Louis utterly gone ..................................................... 8
Failure of communications except line-of-sight .................................................................. 8
Stored hurricane provisions washed out in storm surge ..................................................... 8
God saves the generator at St. Augustine’s Seminary ......................................................... 9
The wells of Bay St. Louis provide some post-Katrina water ........................................... 10
Our Lady of the Gulf Church .............................................................................................. 10, 22
Survivors wear uniforms from Bay High School ............................................................... 10
Daylight hours of storm mitigated casualties .................................................................... 11
Beginning to clean up, demolishing to rebuild ................................................................... 11
Children ................................................................................................................................. 11
Site of remains of Bay St. Louis Bridge, only cell phone service location ....................... 11
Computer issues ................................................................................................................... 11
Burn victim ............................................................................................................................ 12
Therapeutic horse riding, Gaits to Success ......................................................................... 12
No-charge grace period to clients ...................................................................................... 13
Years needed for recovery ................................................................................................. 13
Need to decompress ............................................................................................................. 13

This transcript is for reference and research purposes only. It is protected by copyright. Permission to publish must be requested from the Center for Oral History and Cultural Heritage. Contact information can be found at http://www.usm.edu/oral-history.
<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Getting up-and-running again</td>
<td>13</td>
</tr>
<tr>
<td>Making payroll</td>
<td>14</td>
</tr>
<tr>
<td>Small Business Administration</td>
<td>14, 17</td>
</tr>
<tr>
<td>Most of clients’ possessions washed out in surge</td>
<td>14</td>
</tr>
<tr>
<td>Insurance issues</td>
<td>14, 18, 23, 33</td>
</tr>
<tr>
<td>Slidell, Louisiana</td>
<td>14</td>
</tr>
<tr>
<td>Casualty losses with no records</td>
<td>15, 18</td>
</tr>
<tr>
<td>Getting back to work, half the staff, twice the workload</td>
<td>15</td>
</tr>
<tr>
<td>Bay St. Louis School System</td>
<td>15</td>
</tr>
<tr>
<td>FEMA</td>
<td>15, 24, 27</td>
</tr>
<tr>
<td>Bay St. Louis City holds weekly meetings</td>
<td>15</td>
</tr>
<tr>
<td>Getting back to “normal”</td>
<td>15</td>
</tr>
<tr>
<td>Getting students back in school and daycare</td>
<td>15</td>
</tr>
<tr>
<td>Bay St. Louis Rotary Club</td>
<td>16</td>
</tr>
<tr>
<td>Small business issues</td>
<td>16</td>
</tr>
<tr>
<td>Chamber of commerce</td>
<td>16</td>
</tr>
<tr>
<td>Mississippi Development Authority</td>
<td>16</td>
</tr>
<tr>
<td>Military issues</td>
<td>16</td>
</tr>
<tr>
<td>Partners for Stennis</td>
<td>17</td>
</tr>
<tr>
<td>Help for small businesses</td>
<td>17</td>
</tr>
<tr>
<td>Bob Oakie and Coast Electric</td>
<td>17</td>
</tr>
<tr>
<td>New office for chamber of commerce</td>
<td>17</td>
</tr>
<tr>
<td>More clients after Katrina</td>
<td>18</td>
</tr>
<tr>
<td>Community Development Block Grants</td>
<td>18</td>
</tr>
<tr>
<td>National Flood Insurance, flood maps</td>
<td>19</td>
</tr>
<tr>
<td>Retroactive flood insurance</td>
<td>19</td>
</tr>
<tr>
<td>Wind insurance</td>
<td>19</td>
</tr>
<tr>
<td>Governor’s commission for recovery planning</td>
<td>20, 25</td>
</tr>
<tr>
<td>Wind pool</td>
<td>21</td>
</tr>
<tr>
<td>Degree of Hancock County’s damages poses special challenges for recovery</td>
<td>22</td>
</tr>
<tr>
<td>FEMA trailers</td>
<td>23, 30, 32</td>
</tr>
<tr>
<td>Volunteers</td>
<td>23, 31</td>
</tr>
<tr>
<td>Access to Coast limited by police after Katrina</td>
<td>23</td>
</tr>
<tr>
<td>Food distribution</td>
<td>24</td>
</tr>
<tr>
<td>Infrastructure issues</td>
<td>24</td>
</tr>
<tr>
<td>Funding</td>
<td>24</td>
</tr>
<tr>
<td>Critique of federal government after Katrina, lessons learned</td>
<td>25</td>
</tr>
<tr>
<td>Hancock Housing Resource Center</td>
<td>27</td>
</tr>
<tr>
<td>FEMA’s new elevation requirements</td>
<td>27</td>
</tr>
<tr>
<td>Special building needs of retail businesses</td>
<td>27</td>
</tr>
<tr>
<td>Flood maps</td>
<td>27</td>
</tr>
<tr>
<td>Doubling of costs to build on Coast from 2005 to 2008</td>
<td>29</td>
</tr>
<tr>
<td>Liberty Zone, 9/11, compared to Go Zone</td>
<td>29</td>
</tr>
<tr>
<td>Lessons learned from Hurricane Katrina</td>
<td>30</td>
</tr>
<tr>
<td>Go-to accomplishments of military after Katrina</td>
<td>30</td>
</tr>
<tr>
<td>US government bureaucrats not set up for disaster response</td>
<td>30</td>
</tr>
<tr>
<td>Topic</td>
<td>Page</td>
</tr>
<tr>
<td>----------------------------------------------------------------------</td>
<td>------</td>
</tr>
<tr>
<td>Urgency</td>
<td>31</td>
</tr>
<tr>
<td>Spirit of people of Bay St. Louis in 2008</td>
<td>31</td>
</tr>
<tr>
<td>Mental health issues</td>
<td>32</td>
</tr>
<tr>
<td>Wisdom for coping under stress from Vietnam prisoner of war</td>
<td>32</td>
</tr>
<tr>
<td>State of peoples’ lives in 2008</td>
<td>32</td>
</tr>
<tr>
<td>FEMA trailers, 2008</td>
<td>32</td>
</tr>
<tr>
<td>Alcohol use/abuse after Katrina</td>
<td>32</td>
</tr>
<tr>
<td>Illegal drugs after Katrina</td>
<td>32</td>
</tr>
<tr>
<td>Habitat for Humanity</td>
<td>32</td>
</tr>
<tr>
<td>Modular housing</td>
<td>33</td>
</tr>
<tr>
<td>Sustainable, affordable housing</td>
<td>33</td>
</tr>
<tr>
<td>Importance of learning from mistakes</td>
<td>33</td>
</tr>
<tr>
<td>Dangers of the Mississippi Sound in a hurricane</td>
<td>33</td>
</tr>
</tbody>
</table>
Smith: This is February 13, 2008. This is an interview with Charles B. Benvenutti, B-E-N-V-E-N-U-T-T-I. Charles B. Benvenutti or Chuck is a CPA in Bay St. Louis, Mississippi. The interview is being conducted by James Pat Smith of the USM [University of Southern Mississippi] history faculty. The large subject of the interview concerns Hurricane Katrina and the Katrina recovery. Chuck, maybe we could start by letting you talk a little bit about the day of the storm, where you were, and when you became aware of how serious the storm was.

Benvenutti: Friday before the storm we got an idea that it was going to be rough, or that it might be a major event if it hit us. It was coming across the Gulf of Mexico, and we hoped it would just keep on going west. So I went over to my camp, fishing camp on the Chef Pass and boarded the camp up the best I could. It’s right on the marsh. And I sat on the front porch and had my last dinner there for Friday. It consisted of a can of Vienna sausage, and I think a couple of cold beers. Unfortunately, I didn’t take enough stuff with me because after the storm, it was gone. And then monitoring the storm, we knew it was going to be bad on Saturday. And so Saturday, Friday and Saturday I was doing backups on all of the information on the file server at the office. And we really didn’t know it was going to be bad until Sunday morning. Sunday morning when I got up at 5:30, six o’clock and five o’clock in the morning and turned the news on, they said, “Hey, we’re looking at a Category Five.” So really, it was Sunday morning. Sunday we finished putting, my wife and I, putting the storm boards up on the house. We were well prepared and put all of those up on the house, and the house was all battened up and ready for anything and everything. And during the day Sunday it looked worse and worse. Our storm evac[uation] plan was to go to my wife’s uncle’s house, Jack Hunter. He lives up on, close to O’Neal Road in the Norwood Hills section. And so we didn’t leave Bay St. Louis until about 6:30 on Sunday night, and when we did—well, before then we pulled a lot of stuff out of the house. My wife insisted we take pictures and all of that kind of stuff, thank goodness, and we brought it all up to the office. Fate was with us because when we brought it up to the office, one of the offices didn’t have anything on the counters. And so we put, oh, about a dozen small and large boxes of pictures on top the counter. Otherwise, we would’ve put them on the floor.
Smith: And that was in your office here in Bay St. Louis?

Benvenutti: That’s right.

Smith: On the north side of Highway 90, Bay St. Louis?

Benvenutti: The north side of Highway 90, twenty-two foot elevation, never had water before, [and] if somebody were to try to sell me flood insurance a month before the storm, a week before the storm, might’ve told them that they were snake oil sales person. The day before the storm I might’ve bought it, you know. (laughter) But I had no inclination of water here, no concern, no concern at all, back a mile from the beach and high elevation, and we all used the Camille standard. Camille was in [19]69, and that brought, maybe, twenty foot of water on the beachfront and sixteen, seventeen foot of water. So I’m high, no concern at all. But even on the office, Saturday I boarded up the office and there, again, I had five-eighth-[inch plywood] storm boards that inserted—it’s a brick building—and so they actually inserted in the openings for the brick. And then they had compression nuts that held them in place. And so I felt like we had done all the preparation needed, and we were in good shape, and for wind we were. For rising water, that was a different case. We left. So we loaded a bunch of the stuff from the house to the office. My house is only fifteen-foot elevation, and it’s pretty close to one of the back bayous. It’s maybe about a quarter mile off the beach, but there’s a bayou that comes pretty close, and so I expected maybe a foot or two foot of water, worst case scenario. We had ten foot in the house. In the office we had three foot inside and five foot outside. My storm boards held and actually held water out of the office. But in any case, Sunday afternoon we left and went across the Bay Bridge, 6:30, very little traffic, and went down the beach, and it looked like a normal, I guess, breeze was blowing, twenty-five, thirty knots at that point. It looked like a normal rainy Sunday afternoon. And then we went all the way down the beach to [Highway] 49, and at 49 they were still pulling containers out of the port area. They obviously didn’t—

Smith: Gulfport.

Benvenutti: Gulfport area. They obviously didn’t pull enough of them out, but they had—the main traffic we saw at 49 and the beach at 6:30 at night was that. It took us no more than twenty minutes to get down to Gulfport, no traffic at all, and then we went up [Highway] 49 and got to Uncle Jack’s house.

Smith: This would’ve been on the north end of Gulfport, probably about ten miles from the beach?

Benvenutti: About ten minutes, up above I-10 above, maybe, about three miles up there, but very, very convenient.

Smith: It’s the north edge of Gulfport.
**Benvenutti:** North edge. Made sure Uncle Jack had all of his things together, which he didn’t. Uncle Jack’s a retired Marine Corps colonel, but his health’s been pretty bad, and at that point, one of the first times he hadn’t pulled his generator out. He hadn’t gotten ready for anything, and he just really didn’t realize it was going to be a big storm. And so we pulled his generator out, which wouldn’t start, and I had a bunch of my equipment in the back of my truck. I was driving a pickup truck, so in the back of the truck I had my tools, had my chainsaw, had several gallons of gas, had all of the tools of destruction in there. [I] also had a bag with clothes for two or three days; so did my wife. And so, had my shorts, had my work boots, expecting that we’d have a normal cleanup two or three days with, you know, your normal situation after a storm. It didn’t happen.

**Smith:** So you rode out the storm in Northwood Hills of Gulfport. During the storm, do you recall being particularly alarmed at anything, or did it seem less intense or more intense than you had expected?

**Benvenutti:** Uncle Jack lost his antenna and his satellite dish early on in the storm, and not having a generator running, we couldn’t watch any TV on the situation. And so the only radio we had could pick up but one of the local stations. We had trouble picking up any stations after around about seven or eight o’clock in the morning on the day of the storm, so I guess the antennas were down. But I recall around about ten or eleven o’clock, we picked up a story that they were doing an interview with Coast Electric, and I think it was Ron Barnes with Coast Electric who is their public information officer. Ron and I are friends, and what I recall was they said that the water in Bay St. Louis was close to getting into the Coast Electric Building in Bay St. Louis. Well, that building is down the highway from me.

**Smith:** It’s on Highway 90 in Bay St. Louis.

**Benvenutti:** On Highway 90 at the corner of Highway 90 and Main Street. It’s now the City of Bay St. Louis’s offices. In any case, I knew that to be a pretty high area in Bay St. Louis; one of the highest areas in Bay St. Louis. And I thought, “Geezum, if that’s got water almost going into that business, then who knows where it’s got water?” And so that was the only idea that I had that, “Oh, geezum, we got problems. And then I had intended to come back over here, but that storm was so big. When it started hitting us in Gulfport, maybe four o’clock, five o’clock in the morning, and from experience you look at a hurricane to hit you, maybe, four or five or six hours, seven hours, then as long as it’s going eight or ten, fifteen miles an hour, it’s going to pass you by. And normally the northeast quadrant’s the worst, and that’s what we were getting nailed with was the northeast quadrant. And so I figured by one, two o’clock, we were going to be headed back to the Bay just to see what’s going on. Between here and there is no more than a thirty-minute ride if the traffic’s not bad. And so I didn’t have any beer to drink. I figured we were going to be taking off in that direction. And about, I guess about four o’clock I told Beth that, “Look, I’m getting ready to head in that direction.” And we checked outside, and it was still blowing.
pretty hard, and at that point she suggested, “Why don’t you have a martini or two, and we’ll go tomorrow morning.” (laughter) which turned out to be a good, good piece of advice because talking from other people, Bay St. Louis, Hancock County, the southern part of Hancock County south of I-10 was an island. The next morning, Tuesday morning I guess it was, we got up at, oh, six o’clock. We were sleeping on the floor at Uncle Jack’s house, but had blowup mattresses. We were well prepared, and I have a waterproof duffle bag, the same type that you take on a boat, and in that duffle bag are four blowup mattresses—they’re all folded up, nice and pretty—and sheets and the little battery operated compressor, and all of the things you need to go somewhere for a couple of days in case they don’t have beds. They were much more comfortable than sleeping on floors, but we went to sleep earlier that night and got up early. And so I would say about six o’clock, 6:30, we were underway, coming back to Bay St. Louis. It was daylight. [We] loaded up the truck with several ice chests.

Smith: This would be Tuesday morning.

Benvenutti: Tuesday morning, and I had tried to come back here—

Smith: After the storm?

Benvenutti: After the storm, Tuesday morning after the storm, and we were still up in Orange Grove or Northwood Hills. Loaded up the truck, made sure my chainsaw was ready to go and all of my tools of destruction, and ice chests was iced down, had several cases of bottled water, and then headed back into the Bay. And still no cell phone service. And when we drove out Uncle Jack’s neighborhood, it was the normal hurricane type stuff, although it was a little worse up there. You could tell some of the, almost all the houses had roofed in, which they lost some stuff in the houses. Some of them were actually missing a sheet of plywood, four-by-eight sheet of plywood off the roof, and you could tell, looking at it, they hadn’t done a good job of putting it down in the first place. Then we headed out, and the destruction on [Highway] 49 was pretty rough. Then I went south on [Highway] 49 and got on I-10, going to Hancock County; it’s about eighteen miles, I guess, something like that. And when we came up on the Diamondhead Exit, I could see the trash on the interstate. And this would’ve been on the interstate, crossing the interstate, there’s a pretty high spot before you get to Diamondhead, maybe a mile, and I saw a trash line across the interstate. And I thought, “Oh, Jesus, man, this is not good.” And then we got all the way to the Diamondhead Exit, and you could see to the right where the—we were going pretty slow—you could see to the right where—or the north of the interstate, where the water had actually crossed the interstate, and there were houses that were slabs on the north side of the interstate. And Diamondhead has always been looked at as a safe area. We found out later on that the elevation of the I-10 is somewhere around fifteen, sixteen feet in some of those areas. And when [Katrina] put twenty-five to thirty foot of water, it easily went over the interstate. And there’s some areas on the north side of the interstate that are actually twelve, thirteen foot elevation because the interstate’s built up there, but just never realized that. And one of the reasons you wouldn’t realize it is because of the south side of the interstate; you got
about three-quarters of a mile of timber, and you can’t see the Bay there. You’ve got the north end of the Bay, but you can’t see it. If that timber wasn’t there, it wouldn’t be real hard to look at it and say, “Whoa. We’re not that high.” But you had this false sense of elevation, but major damage there. And then we kept on going west, and we got to Highway 603—some people call it. It’s also on [Highway] 43, [and] 603 is the same road, and it goes [south] from the Kiln to Highway 90. And when we got to that one, there was still four or five foot of water on [Highway] 603. I went, “Oh, this is not good, either.” And I looked over to the south side of the interstate, and one of my businesses, one of my clients was the Chevron station, and there was trash on the roof of the Chevron station, and I thought, “Wow, now let’s see this.”

**Smith:** Trash on the roof you concluded meant?

**Benvenutti:** That the water had actually been over the top of the Chevron station. There’s three businesses there, and all of them had major damage, but the thing that got my attention the most was the trash there. Before we got to there, on the interstate right by Diamondhead, on the Diamondhead property there’s an airport and a runway, and the runway goes north and south.

**Smith:** It’s just south of Interstate 10?

**Benvenutti:** South of Interstate 10, [and] you can see the runway. The grass is cut all the way. The runway starts maybe 500 feet, 400 feet from the interstate. Well, their fuel tank, maybe a thousand-gallon-aviation-fuel tank had floated up on the highway, and so it was sitting on the interstate. And so you’re looking at that saying, “Wow. How high did the water get?” So anyhow, we got to [Highway] 603, and when the water was four or five foot, something like that, and [I] also looked along the edges of the interstate, and you could see the trash line from the high water. When the water rises and then it goes down, there’s usually a trash line, so you could pretty well see where it was. That trash line was very close to the overpass. In other words, the water on 603 looks like—if you have thirteen foot between 603 and the overpass above it fourteen, thirteen foot—

**Smith:** The bridge there would’ve been thirteen or fourteen feet?

**Benvenutti:** Yeah. And so we’re looking at—as a matter of fact, even today, if you know what you’re looking for, you can still go over there and see where that trash line was because the trash sat on the road, on the side of the road for three or four months, five months, six months, and it killed all of the grass. And so even two-and-a-half years later, you could still see it. But the water was almost over the overpass there, and so that ground is in the—you’re looking at twenty-five foot water in that area.

**Smith:** When you come off the interstate there, you think you’re a long way from any water.
Benvenutti: But, well, not really because right before you come off the interstate, you go over the Jourdan River, and so you’ve got the Jourdan River and all of the feeder bayous and all that go into that, and so you’re a quarter, well, maybe a mile away, but you’re in some real low areas before it got there. So when that water came up, it just filled in. And actually, I-10 acted as a levee. I-10 acted as a levee that protected areas north of there because I-10 cuts east and west, and it’s actually a levee. It slowed the water from coming in. So anyhow, we couldn’t take [Highway] 603. So we proceeded west to the State Highway 607, which is the first north-south road in Hancock County. The south end hooks into Highway 90; the north end goes through Stennis, the NASA [National Aeronautics and Space Administration] test facility at Stennis. And so, but even on the interstate there, there were several places where I was driving—we had a pickup truck, and so I drove through a foot of water in some places on the interstate; this is 6:30, seven o’clock the next morning. Then we took a left going south on [Highway] 607, and that led into Highway 90. And there were a couple of places where I literally stopped on Highway 90 because the water was still draining out, so we couldn’t even get through Highway 90. In both occasions, what I did was I waited till a big truck came by, and I got behind him, and the truck kind of parted the water. And having a pickup truck that’s off the ground, I was able to get through there, but it was even a little scary at that point. And when we got back in to Highway 90—and a lot of Hancock County is in the buffer zone. The buffer zone encompasses almost a third of Hancock County. Stennis, the test facility, is in the middle of that buffer zone. The buffer zone is because they test rockets; they make a lot of noise, and so it’s a buffer zone for noise issues so that they don’t destroy a bunch of properties. Stennis is where they tested all the rockets to go to the moon, and they’ll be testing the next generation of rockets there. They’ve also got a lot of other things out there. But when we got back onto Highway 90 coming into the bay and we started going through the residential areas, there were people walking out of those areas. Some of them had little to no clothes on, and that was it. Some of them with—a lot of them without shoes, some of them pushing kids. And I remember my wife said, “Well, what do we do?” And I said, “Well, sweetheart, we got family down there, too. We’re going to check on them. That’s who we’re doing. So just look forward.” And we just kept on going. And there was a mess. And then finally we got into Bay St. Louis, and on Highway 90, the wind destruction was bad, but it was—you could see where windows were blown out with the water. And then we got by the office and, right here, and the water, like I said, was about five foot deep outside and three foot inside. And thank goodness I had taken the backup tapes for the file server. I wish I had taken the file server because the water got three inches into the file server, just enough to screw up both of my file servers. I had two file servers. But in any case, we checked out the office, and then we headed down Highway 90 to try to get to our house. And we tried Main Street/Blue Meadow Road first that goes by the casino, and there were too many trees on the road there. Then we tried the beach, and that was pretty well destroyed. We couldn’t get through there. And in the process of trying the beach, we came across C.C. McDonald. C.C. McDonald’s a fellow from Bay St. Louis and a retired contractor, lived here in Bay St. Louis all his life. And we saw him on the corner of Second Street and Highway 90. So I stopped and picked him up. And his house is right down the street on Felicity Street from ours, and he said he
was trying to get to his house. And I told him we were doing the same. So together
we went back to down Highway 90, going west, and we went to Dunbar Avenue,
which is one of the main ways to get to our house. It goes north off of Highway 90,
and there’s a big shopping center there. So like a lot of other people, at that point, we
parked in the shopping center. And I had a dolly, and I put the ice chest on the dolly.
No. I put the chainsaw on the dolly, and by dolly [I] mean [a] two-wheel cart. And
C.C. was carrying the ice chest, and we headed off. And at that point, there were
people walking out of our neighborhood, and so at that point we had started handing
out bottles of water to whoever was coming because a lot of those people hadn’t had
any water in a day. And when we got to Felicity Street, C.C. went to the left, going
towards his house, and we went to the right. And when we first walked up on our
house, we thought, “Oh, man, [it] looks pretty good.” [The] siding was in good shape.
The storm boards were in good shape. The front door was there. Not a shingle was
off the roof, and we thought that was great. Then when we went and turned the corner
and looked where the carport was, I said, “Oh, shit,” or as I was quoted in the
newspaper one time, “Oh, no.” But my wife said, “That’s not what Chuck said.” But
in any case, water had actually gotten ten foot into the house and destroyed
everything, but it all went through one door. All of my outside doors opened out, and
we did that just for convenience purposes but also for storm purposes if there’s any
water. Well, the one door that it went through, it blew the door, the jam, the studs,
everything out around the door, and it blew the door in. So I imagine water got in
about ten foot. And so we looked there for a while, and then we proceeded down the
street to my parents’ house. And right in front of my parents’ house was a trash line
coming from the beach. My parents are about, oh, I don’t know, eight or ten houses
from the beach, and the trash was piled up in the road. You could see everything
south of the trash line was destroyed. I mean totally gone. And half of their house
was destroyed, but it was because the trash line was in their house, the front part. And
I managed to climb over the trash line or whatever, [and] my wife waited for me on
the other side. And I climbed through there, and I decided—well, I put a mark on the
house. So I put a note on the house because I hadn’t seen the family yet, and I knew
they weren’t there. They didn’t stay there for the storm, and I just put a note on there,
“Chuck and Beth are OK.” And then we left. Later on I found out that I had missed
my dad and two of my brothers by just ten minutes. So then we left from there and
went back by the—we also saw young Ames Kurgensen(?), my neighbor across the
street, and his house was almost totally underwater. He was a gun collector, and he
had a lot of them, and he put them all in his attic thinking they’d be OK. They didn’t
make it. The water was three or four foot deep in his attic. So then we got out of there
and I remember we went back by the operations center or whatever they call it for the
Hancock County Sheriff’s Department which had also—

Smith: Emergency operations.

Benvenutti: Emergency operations, and one of the people I saw was Gene Taylor,
Congressman Gene Taylor. And he was muddy, and I gave him a hug and asked him
how he’d done. And he said, well, his house was gone.
Smith: And you had managed a couple of his campaigns—

Benvenutti: Yeah.


Benvenutti: Yeah. Gene and I are pretty close, along with you, Pat. We worked on his campaign in [19]89, [19]90, and he’s a client and a good, long-term friend. And I remember asking him, I said, “Well, your house is gone?” He said, “My house is gone.” And I said, “What about this property?” He said, “It’s gone.” And I said, “What about that property?” He finally looked at me somewhat exasperated and said, “Chuck, everything on the beach is gone. Nothing on the beach is left. It’s all gone.” And I was kind of in disbelief because I hadn’t been there. The only way you could get there was walk, at that point. And sure enough, he was right. On the whole beach in Bay St. Louis and Waveland, five or six mile ride, there were maybe half a dozen houses left. So it was just a—there was, at that point, there was no communications. The sheriff’s department, the police department, the fire department had no communications with anybody. Radios were down. Cell phones didn’t work. There was literally no communications. And I remember listening for a couple of minutes there and spoke with the sheriff, and he asked me about it. And I said, “Well, you got some state people over there, wildlife and fisheries guys. How do those guys talk to each other?” I mean, this isn’t a local problem right now. I don’t even know if the military was there yet. I don’t even know whether they had gotten to town yet by that time Tuesday morning. But Steve Garber(?) is the sheriff, and he and I are also friends, and he was just reaching out to anybody and everybody for help. And there were no communications, no nothing. We were literally an island; I mean, there was no help anywhere around on Tuesday. Finally, by maybe Wednesday, stuff started happening over in Hancock County with helicopters and all. But on Tuesday, it was bleak. It was bleak. I mean, there was, people said that you needed to store up water and provisions. Well, we all did, but it doesn’t help when you store it up and put it at three feet, five foot, six foot, and your home’s gone. I mean there’s just no way.

Smith: Or even if you put it in your attic and (inaudible) in the attic.

Benvenutti: Even if you put it in your attic or one of the things we always did was we always filled up all of the bathtubs with water, and the reason is not for drinking water, but just to be able to flush the toilet. Well, that didn’t happen. Another, I had another discussion that morning, Tuesday morning after we had checked on the office and the house, then gave—did I see C.C.? I don’t remember. I might’ve given C.C. a ride back up to where he—he had been staying up on Second Street up in the higher sections, but their house had water there, too. But I gave Ames Kurgensen a ride as close as I could get him back to Carroll Avenue, and in the process I came across my dad and mom and brother, Patrick.

Smith: Your dad is Pete Benvenutti.
Benvenutti: Yeah. My dad is Peter J. Benvenutti Sr., and my mom, Betty Benvenutti, and my brother, Patrick Benvenutti and his wife, Kathy, and they had just gone to the—they were at St. Augustine’s Seminary, on the property there. They had gone by there to check on the generator. I own part of a company called Bay Motor Winding, Inc., and we sell and service generators and motors and all. And Patrick had just installed a big generator there for all of them, and so realizing that it was there, that was one of the first places that he went to just check and see how it was. Also, the generator was at the kitchen, figuring, “Hey, look. That was another place where there might be some dry food.” Patrick had stayed at a place down in Waveland and was just lucked out enough that he got a three-quarter ton truck. It’s higher up off the ground, and they only had about three feet of water, and the truck cranked afterwards, and so it was usable. My parents had stayed about ten houses away from there, but a little bit lower on Nicholson Avenue, and the house was up off the ground about two feet and never had water before, and there was three feet of water in the house. And so in any case, I saw them there at the Seminary. This is a good one because the water went totally over the generator at the location, and they were using the generator when the water came up. And seconds before the water came up, the generator shut down, all by itself. Nobody turned it off; it just shut down. And so because the generator had shut down, Patrick was able to clean it up in short order [and] crank it. If the generator had been running when the water hit, it would’ve destroyed the generator. The water would’ve gotten in on the manifold, and it would’ve destroyed it. So they haven’t figured that one out yet, but the good Lord was taking care of St. Augustine’s Seminary.

Smith: There were a couple of priests in there—

Benvenutti: Well, they was all praying. There was more than a couple because that’s a high area. I mean, that’s a high area; it’s a newer type building. It’s a cafeteria; it’s in good shape, and so it was an area where a lot of people were for the storm, not just people there with St. Augustine’s Seminary but a lot of the parishioners and a lot of their friends out there. So where else did we go? The morning after the storm we drove down Second Street, and I saw Eddie Favre, who is the mayor of Bay St. Louis, and Ron Bammie(?), and they were at the corner of Second Street and Main Street, and they just happened to meet up there. I don’t know whether they had any radios or not at that point, for even local communications. But I remember Eddie Favre, who is the mayor, talked with Ron Bammie. Most of the wells for the City of Bay St. Louis were still workable, the generators, not by electrical power coming from Mississippi Power, the power company, but because they all had generators on them. And Ron Bammie’s comment was, “Well, we’ve got so many broken pipes around town right now, [if] we turn on the generators we’re not going to get any, or turn on the wells, we’re not going to get any pressure, but we’ll get some water out of them.” And I remember Eddie’s comment, and then Ron also said, “And if we run those wells twenty-four/seven, it’s going to destroy the wells.” And Eddie’s comment was, “Let her rip. Turn them on. People have got to have water. If it destroys the wells later on, we’ll dig new ones, but we got to have water.” And so sure enough, that afternoon they started kicking on the wells, and it worked because what they did was they put
the word out with the policemen and the emergency people to say, “If you see water coming out of the ground, let us know, or go turn off the pipe,” [be]cause most meters, you have a water meter coming out, that’s coming out of the ground, and in most cases, right behind the meter there’s a valve, and so one that anybody, as long as you dig it up and find it, you can do that, or if you got a key. And so one of the things that I had in the back of my truck was a water meter key; that’s one of my storm-type things so you can turn water off. And so as we drove around Bay St. Louis, we turned quite a few—you’d go by a house where there’s no house at all, and you’d see water coming out of the pipes, and so you go by, up to the meter and turn the water off. And so over a period of three or four days, the water pressure here at the office went from—what I did was, at first we put a five-gallon bucket outside of the office right where the water spigot is for the hose, and it took about, oh, an hour and a half to fill it up. And as the days went by, I left it open to trickle so it would continue to just fill it up, and one we could use, but it gave us something to flush the toilets. And also I took more than one bath in that bucket. (laughter) We went down the—after we left there, then we went down Union Street and up to the beach by Stanislaus, and the roof was off of the Our Lady of the Gulf Church. You could see that there was destruction on the beach. All of the beach road was gone.

Smith: And that’s the beautiful church that you see coming across the bridge into Bay St. Louis from Pass Christian.

Benvenutti: That’s right. The church was built turn of the century, 1899.

Smith: It’s the picture postcard view of Bay St. Louis.

Benvenutti: Yes, it is. It’s a beautiful church. It’s something that nobody could ever build again, but it was just—but the roof was gone. The total roof was gone off the church; it’s unbelievable. Destruction everywhere. Just unbelievable. I mean the same with people that for days after the storm you’d see people, families, mom, dad, a couple of kids, and their only means of transportation might be a grocery cart. I mean, it was just everywhere. I mean, people—and what was happening was that there were the cities and the counties set up evacuation sites. One of them was at—oh, another thing coming in, when we first came back in, and we were trying to get to the house, the first route we took was Blue Meadow Road, and we went by the high school. And I noticed when we went by the high school that a lot of the people walking out of the high school had on uniforms from Bay High. It might’ve been a football jersey or a basketball jersey or something like that, and we kept on going, and we went and tried to get into our house and couldn’t, so we turned around and came back. It was only later that I found out that they used the high school as a place to bring people that they took, came out of their houses and didn’t have anyplace to go, and most of them—many of them arrived with little to no clothes on. And so the only clothes that was available, they literally broke into the high school gymnasium areas and gave them uniforms. I mean that was the clothes they had to put on their backs; I mean, that’s how bad it was. A lot of these people were in areas where they swam for their lives. And thank God the storm came in, the water came in between, say, seven and eleven
in the morning, and so it was daylight hours, so a bunch of them survived. If that water had come in at night, if it had come in between seven o’clock and nine o’clock at night, the death toll would have been unbelievable. I mean, it would have been unbelievable.

**Smith:** What about your business? You confronted your offices unusable. How did you confront trying to get your business back up off the ground?

**Benvenutti:** Tuesday was pretty much, after the storm, was pretty much just trying to figure out where the stuff was. Wednesday we started ripping the sheetrock out of the office and putting it on the street. You look around and see just what can you do, and people were coming from all over the country, all over the country to help out and started coming in on Wednesday. And so Wednesday we’re here at the office. We went back and forth for two weeks every night back to Uncle Jack’s house. So we’d get here six o’clock in the morning, and then we’d be here till five or six o’clock in the evening and drive back over there. We were very fortunate. So Wednesday, actually I had a friend come through who also lived in Bay St. Louis, but he had a condo in, I guess that’s in Gulf Shores, Orange Beach. And interesting when in 2004, Ivan pretty well destroyed his condo, but it was ready to go weeks before Katrina got here. So when Katrina got here, they went to the condo in Gulf Shores. That was their hideout for the storm. And so when he came back through on Wednesday, he brought one of his friends with him who was a contractor. And so the friend looked, walked through the office and said, “Here’s what you got to do on this office, and you need to get started real soon.” We had thirty-one inches of water. And he said that, “Your sheetrock should be laid down,” which means it’s forty-eight inches high, and when they put sheetrock on the wall covering, they lay it down. They don’t stand it up. He said, “When you go up forty-eight inches, you should be able to just rip that out.” Well, sure enough, we started piling everything out on the front, out in front of the office. And Wednesday we started demolition. And so on Thursday morning my daughter had—my youngest daughter was at Millsaps, Katie, Katherine Claire Benvenutti. She was at Millsaps, and I think she was a junior, and she came on down on Wednesday. The kids, for two days, didn’t know we were OK. They were a little bit worried, but she came down on Wednesday, and she brought a bunch of food and brought more water and brought gas, and all that kind of stuff to Uncle Jack’s house. And on Thursday morning, I think it was Thursday morning, I loaded up all the computers that I thought had a chance of being saved, and I put them in the back of her car. And my computer hardware people are in Oklahoma; I think it’s Ada, A-D-A, Oklahoma. And so she drove straight through to Oklahoma with all the computer stuff. And I talked to those guys. We could get cell service about—in Bay St. Louis the only place to get cell service was at the foot of the Bay St. Louis Bridge. It was totally destroyed, but the foot of the Bay St. Louis Bridge, and this is going to be on the west side of the Bay St. Louis Bridge right in Bay St. Louis. With the Bay being about two and a half, three miles going to the north, you had nothing in the way for a couple of miles, and so that was about the only place you could get cell service in Bay St. Louis. And so I managed to get Bruce, Bruce Jones, who is my IT guy, and told him what was going on, and so we sent that up there. I also sent the backup tapes for
the system. And so they, over about a two-week period, they put together—he found out, first of all, very little to any of my hardware was any good. He said it just wasn’t worth messing with it. And they put together new file servers and got those up. The only problem was we didn’t have Internet access down here, and we had no way to communicate. And also a couple of days after the storm a good friend of mine, John Ritten(?), is a real estate agent and very much involved with the community, and we work on a lot of things together. He lives in Diamondhead. He was managing a piece of property up there, an office in the (inaudible) area of Diamondhead, and it was available. And so when I talked to him, he said, “What do you need?” And I said, “I need an office.” He said, “I got you one.” And so within about—we spent about, oh, I guess two weeks, gutting the office, and it was mainly my wife, Elizabeth, Beth Benvenuti, and my son, Mike, and one of his friends, and then some of my staff, Mary Bagget(?), who’s my office manager. She worked like a Trojan, too, and then some other employees came by [at] different times, and we got the thing gutted out to four foot, got everything cleared out of it, so we were ready for drying it out. And I sprayed all of the studs with bleach. They talk about mold and mildew. It’s real simple how you get rid of it. You just spray it with bleach, bleach and water solution, and that’s what it kills it. (laughter) It’s not rocket science. I was fortunate, though. One of my nephews came by, and he asked me what I needed, and I said, “I need an aerator while I’m spraying this stuff.” Well, he happened to work for a company that had some. And so later on that afternoon he brought me one by which made it a little easier spraying the bleach. Other people would come by, and my office is right close, on the highway, and the things we told them we needed, let’s see. It was, “We could always use ice and Miller Light. That or some Tanqueray is nice to have, too.” You help people, and then it comes back tenfold. One of the young guys we helped the day after the storm—we’re right close to the hospital. And so this fellow came, came by our office, and he’s driving his truck, and he had a bunch of bad burns on his legs where he’d got burned with some kind of chemicals or something in the water, and he asked us if we’d watch his truck. And I told him, “Yeah.” I didn’t know who he was, but we were sitting out in front of the office. And then he wound up working for one of the nonprofit groups that was delivering food and ice and all, and he came by here for the next two or three weeks, every day, with ice and different kind of foods that they had, canned type stuff and all. So you just never know. But the day after the storm, it was hot. I mean, we’re talking August. And the office isn’t air-conditioned, and there’s windows, but they’re not the kind that let it get cool. And so what I had looked through the office was for something to put up a tarp out in front, and we work with a group called “Gaits to Success.” It’s G-A-I-T-S to Success. It’s a therapeutic riding stable for special kids, kids with autism, any mental, physical, psychological problems. The horses were just for kids. But we had a fundraiser that was lined up for a couple of weeks down the road, and from Budweiser I had gotten a bunch of the signs that you put out in the streets and the highways. I’d gotten those made; they were big Budweiser signs, and they were about twelve foot long and about four foot wide. So I took four of those, and I made a makeshift tarpaulin over the front exit, and managed to get it. And it was interesting. For a week afterwards the helicopters would fly around, because we’re right close to the hospital, and try and read what was out there. (laughter) Little things. But with clients, I didn’t charge anybody anything
for a month and a half, but I talked to client after client under the tarpaulin. People would stop by, and a good bit of it, you’re being a cheerleader and listening. And the one thing we all knew after the storm: we were all coming back. It was just a matter of when. And I remember Beth a couple of days after the storm, “It’s going to take a year, sweetheart. Give it a year, and we’ll be back.” God, if we had all realized it was going to be two, three, four, or five years, it would’ve been a lot rougher. But after a year, it wasn’t back. It was getting better, but it wasn’t back. I mean, we’re still two and a half years, and we’re not back. You drive around Bay St. Louis, and it’s still bad out there. But we managed to move the office up to (inaudible) worked out on the front there for a while, and then Terry, my executive assistant, she’s been with me now for twenty-three years.

**Smith:** This is Terry Quavis(?)?

**Benvenutti:** Terry Quavis; lives up in the northern part of the county. She and her husband just bought a brand-new, thirty-foot, camper trailer, and she wasn’t working with us at the time the storm came because she just had some major surgery, and so they evacuated her up to Oxford. And I called her and got her on the cell phone eventually and told her we needed a trailer. And well, her husband delivered theirs about two days later and set it up in front of the office, which was a bad decision. I should’ve never set that sucker up in front of the office because I usually get up early, but I’d have people coming by here at daylight. I’d sit out in the front and have a cup of coffee and just trying to slow down in the evening after six o’clock after a twelve-hour day; I’d be sitting there having a drink and people, everybody came through, and people had the same story. They couldn’t believe what had happened, you know. But you can only take so much of that; after a while you just need to decompress. And so we stayed in that for about two weeks. We moved the office up to Diamondhead, the office John Ritten got for us. And the first thing I did, in our file room we use lateral files. We’re pretty much paperless, but we still have paper files. And so about the bottom three foot of the files got wet. A bunch of them were old files that I wasn’t worried about; I just threw them in the office, but a bunch of them were current files. And so for two weeks after the storm, I started drying those out in the backyard of the office. I took the storm boards off the office and put them on chairs and boards, and so all day long we must’ve had about, oh, maybe 200 files out there, and some of them might’ve been five inches thick, some of them half-inch thick. And we kind of just laid them open. And a couple of times a day we’d go back there. And there was no rain after the storm. It didn’t rain for weeks. And then when we first got the office up in Diamondhead, it was a bit bigger than I thought I needed, so my brother, Steve, who’s an attorney, that’s Clement Steven Benvenutti, he also lost his office. And when I was cutting the deal on the office I needed, he was sitting next to me, and he said, “You got any room for me?” And so he and I both rented the office, but I put tarps on the floor of this place, and we spread the files out. I did have some fun getting the power turned on. The power companies have two kind of categories: one is if you were damaged. Then you go to the front of the line to get your power back on. But if you became a refuge, and that’s what we were, where your office was not habitable, and you had to go find another one, they considered that a new hookup.
And so eventually after I bitched enough, one day my meter was turned over, and the
power was on. (laughter) And the air conditioner was on up there—this was about
two weeks after the storm—because it’s on the main drag of Diamondhead, and it was
done, and so I started drying out files. And so for three weeks up there, pretty much
all we did up there was dry out files. And then we bought about, I guess they had
about thirty-five-, forty-five-foot plastic tables, and that was the office.

Smith: Let me ask you a question just about your business operation. You said you
didn’t bill any clients for about six weeks. You had at least one of your employees,
you mentioned, come in and was helping with things. How did you make payroll?

Benvenutti: I called the bank, or I saw Genie Dean, my banker with People’s Bank, a
couple of days after the storm, I asked her, I said, “Is my line of credit still good?”
And she said, “Yeah.” And I had a line of credit with the bank, and it was $150,000.
And very fortunate for me, when the storm hit I think it was down to zero, and so from
the day after the storm, I made payroll whenever I needed to, paid every bill I could. I
just borrowed; just went into debt. I mean, and I’ve been doing business with them
since the day I opened in [19]82, and so they just lent me whatever money I needed.
Then eventually I got a SBA [Small Business Administration] loan. By the time I got
the office back together and got everybody back in here, I had losses at close to
$300,000, noninsured. I mean, that’s just what they were. It cost $120,000 to
$150,000 to get the office back together, and that doesn’t include all the equipment,
the cash flow and all, and so it was just debt. Now, I got an SBA loan, which is 4.2
percent, and so that did it. But before the storm I had little to no debt, and so that’s
just what you had to do. And I was never questioned, ever, would I be back. I knew
in my own mind that we would have more business than ever before.

Smith: Has that proved true?

Benvenutti: Oh, yeah. I knew it because we had casualty losses, and I didn’t know
how bad casualty losses were to deal with. I had no idea how time consuming they
would be, but I knew that the majority of our—when you look down Bay St. Louis
and Waveland, most of our clients got washed out. They got destroyed. And just like
me, I didn’t have flood insurance. Got it now! I got it a week after the storm, and
when I called and talked to my insurance agent and said, “Where do we go from
here?” Put in the claim on the office because I knew I had roof damage, but that
turned out to be less than $12,000; I think it was maybe $20,000, but I had a 5 percent
deductible hurricane, so it covered little to nothing. But very few of my clients or
businesses that were elevation like me had flood insurance on their businesses. And
so if I had had it, I’d have come out whole, but I didn’t. And so you borrowed money.
I knew we were going to come back. Unfortunately, in the office, three out of—
there’s eight of us in the office; four out of eight lost their homes. Two of my
employees left the area very shortly, two of the CPAs. Four CPAs in the office, out of
devon CPAs, three of us lost our homes. One of the CPAs lived over in Slidell,
[Louisiana]. Becky Eldred(?) lives in Slidell, and I knew she was going to have water,
but she didn’t. Some kind of anomaly, she didn’t have it. So what was tough after the
storm, the workload doubled, and I had half the staff. And so I basically worked seven
days a week, ten, twelve hours a day up to Christmas of 2006 without taking any time
off. I mean whether it was in the office or whether it was community projects, and it
was no fun. It was not any fun at all. I mean, it took a while to get in casualty losses
and understand what to do with casualty losses, and that’s real tough because there’s
very little written by anybody about dealing with casualty losses because it’s very
nebulous, and it’s open to translation as to how you do it. And when you think about
it, how do I come up and substantiate a casualty loss when I have no records, none at
all. Well, I’ll tell you how you do it. You sit down with a yellow pad, and you start
doing it the best you can from your memory. I mean, and that’s the only way you can
do it because when you’re working with the IRS [Internal Revenue Service], they
normally expect you to have substantiation. Where are your receipts? Well, Mr. IRS,
I had ten foot of water in my house and three foot of water in my office, and I did not
keep the damn receipts. They got wet. I mean it just, from a practical standpoint—or
other clients that had even worse damage. One of the groups I worked with after the
storm was the Bay St. Louis School System. I was on the school board for several
years, and Kim Stasny, Dr. Kim Stasny, who is the superintendent of schools, I told
her if she needed anything, let me know. And what I did on a couple of occasions is I
was the son of a bitch, the SOB, to deal with the government and just raise hell with
them. Kim’s a soft-spoken lady, and just sometimes she needed somebody to give
them hell. But with Kim, a couple of months after the storm she was approached by
one of the FEMA specialists, and they wanted to know why she had not gone on the
Internet to check out the rules as to what she should’ve done after the storm. Well, I
think her answer went something like this, “Well, if I had an office or if I’d had power
or if I’d had Internet access or if I had a computer, I might’ve been able to do that, but
I didn’t have any of them, so I couldn’t go read the damn rules. I just used common
sense and did the best I could.” And so that’s what we’ve all done, use common
sense. And right after the storm, the City of Bay St. Louis started holding Saturday
afternoon meetings at the Depot, the Depot in Bay St. Louis, which is a City of Bay
St. Louis building. It was redone several years ago. And it’s in the Depot District’s
Back Third Street. That was one of the areas that had very little to no water. And I
was talking with—maybe about the second Saturday, it was just, it was word-of-
mouth, but what Eddie Favre and the City did was they tried to bring together some of
the knowledgeable people with the government agencies that actually could answer a
question, and so people could ask them questions and try to get information out. But it
was no PA [public address] system. I mean, just everybody stood around. More than
likely most of us had a drink in our hand. It was five o’clock or so. And I remember
talking with Johnny Scafidi, who was the City attorney, and he said that morning his
wife had asked him, “When are we going to get back to normal?” And he said,
“Chuck, what do you think? When are we going to get back to normal?” I said,
“Johnny,” I thought a second, and I said, “I don’t have a clue, but I think we can
identify the issues or the things that have to get back to normal before we can get
there.” And we talked about it, and one of them was we need to get kids back in
school. Another one was daycare. The daycares were wiped out. And so that’s what
Kim was working on, getting kids back in school. And she got hit with all kinds of
government BS. Most of the schools were destroyed in Bay St. Louis and
uninhabitable. And so they were bringing in trailers, but then this group of government people would say, “Well, you got to do this.” And this group would say, “You got to do this.” And finally Kim found some National Guard that just kind of bulldozed a bunch of the BS and got things taken care of. But on the daycare situation, I remember the Rotary in Bay St. Louis, and the Thursday—we meet every Wednesday. And the Wednesday after the storm, we didn’t meet that Wednesday. But I think the next Wednesday we kind of got word out that we were going to meet at somebody’s house, and then the next Wednesday we started meeting at the Methodist Church. It was an interesting group because I think everybody in town was wearing shorts—it was hotter than hell—shorts, ball cap, whatever clothes you had on, and so it was also bring-your-own lunch. But we were very fortunate that in that Main Street area where the Methodist Church is, [on] the corner of Main and Second, that Red Cross or another one of the feed wagons would be in that area about noon. And so somebody would grab them, get a half a dozen or a dozen lunches, and so we sat on the pews in the Methodist Church for weeks and had meetings.

Smith: You’ve talked a little bit about the casualty problem with your clients, and you’ve been pretty active in the chamber of commerce and other business activities over the years. Is there a way that you can describe what you think is happening to other businessmen, other businesses that you deal with here?

Benvenutti: Most small business people have got to be optimists; you’ve got to. I mean, if you’re a pessimist, where’s my clients going to come from? How I’m going to make a living? All that. Most small business people, successful ones, have got to be optimists. They got to be able to think that, “Hey, look. I’m going to work today, and there’s new business going to come through the door.” And that’s just the way I am, and that’s how most of them are. So many of them were totally wiped out, small business people. And there was the only—and this was a help: one of the programs the State of Mississippi passed right soon after the storm was a $25,000 loan to any small business person. It was something that helped out. It helped me out. All I had to do was sign the paperwork, and the $25,000 went into the account, and it was just—I knew I was going to have to pay it back. A bunch of the small business people were afraid to take it because they said, “Now, how am I going to pay it back?” And so some didn’t; some went under. The chamber of commerce played a great part in recovery. About two days after the storm Tish Williams, who is the director of the chamber—she and I work close together. Her evacuation plan was to take her computers, take her kids, and drive to Jackson where she had family. And so she was in Jackson and I think I talked to her the Wednesday after the storm. We had cell service at some points. It was either Wednesday, or Thursday I think it was. And we talked about just what to do, and I had just finished working with MDA, Mississippi Development Authority, with a fellow named Bill Crawford on the BRAC, Base Realignment whatever. The BRAC Commission had tried to close down, it was a base realignment nationwide, where the military was closing numerous bases. And we found out on—well, they were trying to close Human Resource Service Center Southeast, which is a Navy human resource service center that’s out at Stennis, and so I worked on that with a couple of other local people. Bryan Martin from Gene
Taylor’s office was really the, Congressman Taylor was really the guy that put it together, but John Harold, an attorney from Gulfport, and I were part of the group called “Partners for Stennis.” Partners for Stennis is a chamber of commerce, if you will. On the BRAC Commission, it was up to the locals to fight the government closing it down. So we had been working on that for a couple of months, and we found out that we were successful in keeping that office open the Thursday before the storm. We were supposed to have our victory party on the Tuesday after the storm at The Good Life on the Bay in Bay St. Louis. Another local guy that worked on that was Dave Trutell Jr. Well, Dave tells us he was the only one there at four o’clock on Tuesday and wanted to know where the rest of us were. Of course, the beach was gone; everything was gone. In any case, I had just finished. Bill Crawford was our coach, if you will, and I’d worked very close with Bill, and I had his cell phone number in my cell phone. And so I suggested that Tish go on up and get together with the Mississippi Development Authority and say, “Guys, I’m here, and let’s talk about it.” Well, she did. And it was very fortunate when Tish walked in, from what I understand in talking with Tish, she just walked in up there and said, “Hey, I’m here,” and found Bill Crawford. They were actually having a meeting at that point about what they could do to help out down here for small business. And she suggested to them that they open up a small business center in Bay St. Louis and get the SBA there, the Mississippi Development Authority there, any of the government agencies that can help the small business. And then she managed to get with Bob Okie(?), who is with Coast Electric, and they had a building available that had had two foot of water in it, but it was a warehouse, big reception area type thing, and they were able to clean that up. And so that’s on the corner of where the Coast Electric Building is on the corner of Main Street and Highway 90. And so it was a big area, had room big enough to bring trailers and all inside a fence, and that became the new chamber office. And that was actually the—we started having, I think Thursday, after-hours, on a weekly basis, word of mouth, and the small business people got together. Sometimes we had to bring our own beer, our own libations, whatever, and different people would bring food or whatever, and so it was an opportunity for the small business people to get together and talk to each other and bond, and also do a little bit of networking and just pump each other up. It was a great thing to do. It was nice to just be around other business people. I mean, there weren’t people from outside there. This was just forty, fifty, sixty, seventy business people that were there. And after hours are normally done once a month. Tish said, “No. We’re going to do it every week.” And so it was great, just an opportunity to get around people. The center there helped with SBA; helped with a little bit of everything. One of our problems that we had was SBA decided early on that they would do everything by telephone. That doesn’t work in a community like ours. They have a service center in Austin, Texas; I think it’s Austin, or maybe it’s in Dallas, Fort Worth, I think it is Fort Worth. And so they expected to do everything on a telephone. Well, first of all, nobody was ready for a disaster the size of Katrina, nobody, nobody. And you can’t expect people to be that much ready. I mean, how many people do you keep around trained all the time for something that never happened before? What we had was so many people here, small businessmen, homeowners, whatever, they would hit one roadblock, two roadblocks, and then they’d say, “Just F it. I don’t want nothing to do with it. They’re not going to help me
out. I’m tired of them jacking me around, and just hell with them.” And realizing
that was going on, I got help with Trent Lott’s office, Gene Taylor’s office mainly,
and then finally the governor’s office, and talked with the SBA. They sent a couple of
troubleshooters in here, a couple of guys that really made a difference. And so what
happened was they were working in that business office, and SBA, in all its infinite
wisdom, is just like the rest of the government; they put people in position, but they’re
afraid that they’re going to do something they shouldn’t do, so they don’t let them do
nothing. So the SBA people before did not have access to the computer records. Even
if you went in one of the offices locally to talk to them, they just put the stuff together
and shipped it to somebody. The two guys they sent in for us were troubleshooters.
They had their laptops. They were in the business center. Tish was able to get
Internet service up in a hurry, and that was a great thing, and she had wireless down
there, too. So anybody could just drive in the parking lot and hook up wireless. But
these two guys, all day long, six, seven days a week, they sat and answered questions
and knocked over roadblocks. Because they were troubleshooters, once they pulled up
your file, and they said, “Here’s the problem,” then they fixed it. Or what they had
was that they had people at the other end of their phone lines that were fixing people
to where all of a sudden something that made no sense at all, that was in the record,
they got it fixed within minutes, and so it just made a big difference in making things
happen. But the business center is small. There’s still a lot of small business people
that are having a tough time. I mean, but, yeah, how did I get there? How did most of
us get there? We just went into debt big time.

Smith: How’s your client base doing now, two and a half years after the storm as
opposed to pre-Katrina?

Benvenutti: It’s hard to tell right now, but it’s much more.

Smith: You have more clients?

Benvenutti: Yeah, because—

Smith: So that part of your suspicion the day after is actually accurate?

Benvenutti: It was. I knew there was going to be more clients, but for how long is
the question. The first thing that you had to do is figure out whether you had a
casualty loss or not, and that takes hours and hours and hours to do the details on your
home. You’d break it in two parts, on the actual home and then the contents, and
there’s a lot of information you’ve got to put together to determine that. Then that’s
affected by how much insurance you got. Some people got some insurance to begin
with and two or three other insurance checks. Then we also had, which was a
godsend, was the grant program, the Community Development and Block Grants for
home grants, and Gene Taylor started that. Immediately after the storm, we realized
that whether we had flood insurance or not was pretty well dictated by a couple of
things. One of them is, “Were we required to have it?” And whether you required it
or not, is the National Flood Insurance has maps that they say, “Hey, you live in a
flood plain area,” [or] “No, you don’t live in a flood plain area.” So for people who haven’t lived here all of their lives, when they buy a house, their real estate agent says, “No, you don’t live in a flood plain area. No, you don’t have to have flood insurance.” And so a majority of them didn’t. But of course, don’t blame the insurance agent [because] they’re just going by these maps. Well, the federal government, in its infinite wisdom, has been updating those maps now for about six or eight years, and they should have been out before the storm. They weren’t. They’re just now coming out, a couple of years after the storm. And so the reason people didn’t have flood insurance [was] because the federal government says, “You don’t need flood insurance.” And so Gene Taylor pushed through a bill to come up with some help for all of the homeowners, and Gene’s thought was that, “Hey, look. Let’s give retroactive flood insurance.” The National Flood Insurance Plan didn’t want to do that, and they came up with a compromise. It’s give CDBG grants. What’s that, CDBG? What is CDBG?

Smith: Community Development Block Grants.

Benvenutti: Block Grants, Community Development Block Grants, OK. And that worked really best in the long run because Congress put out like five billion dollars for these small-home grants, and so that money’s being used for all kinds of recovery things. But in any case, first of all your home’s destroyed. And so the wind insurance guy comes in, [and he] wants to give you $10,000, so you got to sue him, and a lot of suits were done. And then, so then you settle for him for another 30,000, and then you get the block grant. And when you figure in the casualty loss, you look at what are your losses, and then you look at, what did you recover? The block grant’s looked at like insurance. So I’m going to be doing 2007 returns starting today, or a couple of weeks ago, and I’ve still got to go back and ask people, what insurance did you get? What block grants did you get? Because if we took a deduction for casualty losses, and now they got additional insurance money, then they might have income. And most of my clients’ cases, we would decide we would take the casualty losses on [the] contents. They didn’t have flood insurance, and we would wait until the smoke settles to see about their homes. And so when they come in this year, I’ll have to go back and look at their 2005 return and their 2006 return and see what we did, and then ask them, “Now how much grant money did you get?” In some cases, I’ll have additional casualty losses that will go on their 2007 return. So these casualty losses, I mean, it’s an ongoing thing. So many clients when I’m working on casualty losses, I wouldn’t normally need to do their return. Let’s say you’ve got a salary, and your wife works, and you got a little bit of interest, a little bit of dividends. You got some interest on your home. I don’t do very many of those returns, but then when you throw the casualty loss in on top, that’s a lot of our time to do it. And so we’ve got a real jump up in clients because of casualty losses, and then I expect in a couple of years from now or maybe in 2007, those will go down. And so where we did, I think, last year we did 900 returns, I don’t expect to do that many returns this year. But what is tough is that when you discuss these casualty losses with the clients, their eyes glaze over. And I’m an expert on them now, and never wanted to be, [and] wish the hell I wasn’t, but it’s still affected by the additional—you get additional money that might have an

This transcript is for reference and research purposes only. It is protected by copyright. Permission to publish must be requested from the Center for Oral History and Cultural Heritage. Contact information can be found at http://www.usm.edu/oral-history.
effect on it. So the businesses are starting to come by, [and] we have three, four calls every day looking for more clients.

**Smith:** Chuck, you were on the governor’s commission right after Katrina; Governor Barbour put together a state group to try to do recovery planning. Can you talk about that work and what now, two and a half years later, you think the significance might’ve been?

**Benvenutti:** After Katrina, about three weeks after Katrina I got a call from Jim Barksdale who—good Democrat. And the governor, in a bipartisan way who is a good Republican, asked Jim Barksdale to run that commission. And I didn’t even know who Jim Barksdale was at the time, but I got a call from him, asking me if I would head up the governor’s commission in Hancock County, and I told him no. And I told him, “Look, at this point right now my home’s gone, and my office is gone. I lost half my staff.” And he leaned on me and said, “No. This is something you need to do. Just because of what you told me, that’s what you need to do.” And I said, “Well, all right.” But he said, “Well, how do I get in touch with you?” This is three weeks after the storm. I said, “You’re talking to me. That’s the only way you can get in touch with me.” I said, “I don’t have a telephone at the office. I don’t have e-mail. I don’t have Internet. I don’t have anything.” And I recounted to him the situation. “The telephone company had me as a new hookup.” I said, “For refugees, they don’t have anything.” Well, he helped me get some Internet access. And then the first thing I went to was a meeting that was at the intersection of—well, it’s where [Highway] 49 and I-10, where the—what do they call it? Not the discount stores. What are those things called that’s on the southwest corner?

**Smith:** Well, it’s Home Depot?

**Benvenutti:** Well, it’s back behind Home Depot, it’s all the, all of the—

**Smith:** The—

**Benvenutti:** Outlet mall.

**Smith:** Outlet mall.

**Benvenutti:** Outlet mall. In any case, I was told that—this is like September 17, 14, something like that. And he asked me to go to that meeting, and it would be Coast wide, and the governor would be there. And so I’m wearing shorts. I got a T-shirt on. And I know who I’m going to see, and I had a chip on my shoulder at the time. So I parked my car. They got a ton of damn people all over the place. I parked the pickup truck, and I walk over there, and I told the guy, standing, suits on, “So who’s these crazy people?” And [the] guy said, “Well, you need to go through the metal detector to go through there.” And I said, “For what?” And he looked at me with this stern look. I said, “OK.” So I pull the stuff out of my pockets, and I had my big pocket knife, and I had my money clip, which also had a little pocket knife on it. And the guy
said, “You either need to go put that in your car or lose it.” I said, “What are you talking about?” I said, “I open dinner with that pocket knife. I mean, that’s everything.” So anyhow, I put that up and went back to the car, so I was late walking in, and it turned out the pres[ident] was there. And the pres[ident] had his say, George Bush.

Smith: George Bush.

Benvenutti: President Bush was there and talked about what we need. And the governor [had] come up with the idea of working with several local business people, that we needed a commission to see what needed to be done. And he wanted the report out by the end of December and a working type document, something, specifics of what needed to be done. And so that’s how I jumped into that one. I will tell you that there were—at the end, after the president left, the governor stood up and was talking to us, and he said, “One of your problems down here is you never can get a straight answer on anything. And so I’ve got my staff here. I’ve got the heads of all of the government agencies here, and we can answer your questions.” So I listened for a while, and then I finally stood up and raised my hand. I was in the back of the audience. I didn’t realize I was supposed to be up in the front. Bill Crawford, who I’d mentioned to you earlier, he was sitting next to me. He says, “Chuck, you’re one of the commissioners. You’re supposed to be sitting up front.” Well, I’d been late because I’d put my pocket knife up. OK. And so I said, “I’ll sit right here.” So I got a pretty loud voice, and I’m at the back of the room, didn’t have a microphone. And I told the governor that we had real concerns with the wind pool, that the wind pool just wasn’t working, that the people in Jackson just hadn’t got their act together. And his question to me was, “What’s the wind pool?” Then he looked out to all of his people, and I had a bit of an attitude.

Smith: This is the state program for wind—

Benvenutti: Wind insurance.

Smith: Insurance companies won’t write wind insurance, so you’re taking that group of at-risk people and pooling—

Benvenutti: That’s right.

Smith: —their assets.

Benvenutti: Over the previous five or six years, I guess it was, less and less insurance companies would write wind insurance close to the water or in the Coast counties. And so the state had formed a wind pool to group these together and to try and get wind insurance for them. And so it’s a semistate organization, and it works with the insurance companies to hold it together.

Smith: But Barbour wasn’t even aware of it?
Benvenutti: He didn’t know what the wind pool was. So I proceeded to explain to him what the wind pool was. OK. I’m at the back of the room, and I did have an attitude. And the governor said, “Well, you don’t need to lecture me on this.” And I said, I grabbed it back, and I said, “Governor, I didn’t mean to lecture you. I’m standing back here, and I just want to make sure you can hear me.” And with that, so that was the first time I talked to Haley, so. But in any case, we went on. We got organized in Hancock County. We held our first group meeting in Hancock County to talk about rebuilding and renewal, and that was at the Our Lady of the Gulf Parish Center right on the beach, right next to Our Lady of the Gulf Church. It didn’t have a roof on it. Well, the parish center had had about four or five foot of water in it, and it’s a building with a lot of glass. It had blown all of the glass out, but the building was (inaudible). So if you’ll envision this building that’s maybe 10,000 square foot, and there were over 600 people in this thing, [and] chairs were set up for 400. People were standing. Because there were no windows, people were standing outside. And people were not ready for renewal or for rebuilding. People wanted answers as to what was going on. And I’ll never forget. I’d been trying—I went to the—I was on the executive committee for the commission on renewal and rebuilding, and all, RRR, and I went to a couple of the board meetings over in Biloxi. Well, Gulfport and Biloxi were getting their acts together and maybe thinking about rebuilding. The people in Hancock County didn’t even have tents, some of them. They’re sleeping outside to a large degree two to three weeks after the storm, a month after the storm. And so I couldn’t get this across to the leadership on the commission, and when they weren’t paying attention, I guess they decided I was too loud, so I didn’t get invited to any more of those meetings. But in any case, Ricky Matthews, [publisher], I guess, of the Sun Herald, he said, “Well, Chuck, when we have this meeting in Bay St. Louis, I’ll come over and help you on it.” And he didn’t have a clue about Bay St. Louis and Hancock County, yet, either. They’d been here, but they really hadn’t been here because they hadn’t talked to people. And so Ricky started this thing out, and he’s in front of this group of angry people. I mean people had not had an opportunity to express their dissatisfaction with anybody. And I watched him do a metamorphosis. I mean, there was a total change. And I will never forget when he said, when he finished talking, he said, “Chuck, they’re not ready for renewal. They’re not ready for rebuilding.” (laughter) I said, “I tried to tell you that, Ricky.” But Hancock County was the most devastated. I mean it’s ground zero; it’s where the damage was. And so we had many meetings, and we did a good job of putting together the items that need to be worked on in Hancock County, and most of them still need to be worked on.

Smith: When you say people were angry, do you remember the specifics that they were angry about, things that were really bothering people in Hancock County at that time, just three or four weeks after the storm?

Benvenutti: Nobody could give you an answer to anything.

Smith: So it’s the FEMA employees who don’t know?
Benvenutti: Just like I said about the SBA, they weren’t ready. Nobody was ready for Katrina. People wanted definite answers on, “My family’s living in a tent.” “My family’s living in a house that had ten foot of water in it. When do I get shelter?” “Well, we got FEMA trailers coming for you.” “Well, when?” Insurance at that point, a lot of people hadn’t even been able to talk to their insurance companies yet. They just weren’t even available. Or they had filed a claim, and they hadn’t even started to see their insurance adjustor yet. Medical. When do schools open up? Daycare. There’s no grocery store. Where do I go shopping. If you wanted to find anybody in Hancock County for six weeks after the storm, you went to the Diamondhead Supermarket. Now, that’s eight miles up the road, and if you don’t have wheels, that’s kind of hard to get there. When you started looking at the standards of living, water and ice and clothing and food and shelter, just the very basic things, people expected the government to have some answers. And the local government didn’t have any answers because they were looking to the state government. And the state government didn’t have any short answers, or if they did have answers, they might’ve had, well, multiple choice. A, B, C, or D might be one of the answers. And so when you that and you’re totally wiped out, then it’s just tough to deal with.

Smith: The basic problem is there’s no plan, no clear way forward, at that point.

Benvenutti: Nah. If it wasn’t for the faith-based groups that started arriving days after the storm, we’d been up the creek. Well, we were up the creek. I mean, we were up the creek without a paddle. The faith-based groups, the groups that, the fellow that just loaded up his truck and just brought stuff down and in many cases had to fight his way through the frigging roadblocks to get here. There’s stories out there of people, the day after the storm, that couldn’t get here because they wouldn’t let them through. And I drove back and forth on I-10 from the day after the storm for weeks. They were never blocked. It was lack of organization by the state police, by the National Guard. Now, did they need to limit people from getting back in? Maybe. But what if you were just coming to get your mama? I mean, you know. Now, once the National Guard got set up on [Highway] 603, south of I-10, anybody that came through with a local driver’s license, a local plate, or tools of destruction—by that I mean chainsaws and shovels and ice and that—they just let them through, but immediately after the storm—the news media. The news media was a bigger problem as anybody. The news media said, “Don’t go. Don’t go. Don’t go.” Well, hell, I-10 was open the whole time. I-10 going east was open the day after the storm, and [it] was open the whole time. The news media said, “Don’t.” Of course, most people around here didn’t pay attention to the news media because they didn’t have any electricity or a way to listen to the news media. One of the neat things after the storm was the beautiful skies that we had here. The beautiful clear skies and the stars you saw at night with no background light. I mean that was—if you had a glass of wine to go with it, it was even better. But I think it was just the lack of answers and the news media. Nobody holds the news media accountable. The news media, as far as Bay St. Louis and the Mississippi Coast, would’ve done great to say, “Yes, you can get in. But they need help. Faith-based groups, they need ice. They need water. They need
clothes.” Now, a couple of weeks after the storm, a lot of the parking lots turned into clothing stores. And a lot of the faith-based groups brought in grocery stores; put them up in tents. You didn’t pay. You just walked through the back and got what you wanted. Thank goodness. But that wasn’t the government doing it; that was the faith-based groups or just somebody around the corner deciding how they’re going to help.

Smith: Well, there was a lot of frustration when the commission process first started in Hancock County. Looking back on it two and a half years, how significant do you think that that state-commissioned initiative was; the Governor’s Katrina Commission initiative was—is it still having an impact, or was it—

Benvenutti: Almost everything that was identified in Hancock County, we had already identified. Sewer and water, I mean that’s the biggest issue down here. We’ve got to have sewers. What it did, though, was it brought attention to the issues, and it gave us a process to deal with them. I mean, citizens have got to have a process to be able to get their words heard or get their comments. The hardest thing for us [was] we couldn’t find funding for a director or staff for that, and it’s kind of slowed down. We’re getting ready to get it rejuvenated here in the next couple of weeks. I finally found some funding. Of all of the things that were tough after the storm is the government, the federal government, FEMA wants to come in and put all of these people in your backyard. Are we getting short on time?

Smith: Well, I’m just trying to respect yours because you told me eleven. I can stay as long as you can. (brief interruption) (Inaudible) people, they were costing the government $150 an hour to be here, working seven days a week, twelve, fourteen hours a day, and not doing a damn thing. I mean as far as we were concerned, we’d have done better. And the government didn’t want to put any money into the locals as far as manpower. Now, they did with a couple of grants that came through, but I mean, there wasn’t any money in the things. And so on the governor’s commission in Hancock County, it was tough because we just didn’t have funding. In the last couple of months, I’ve been able to come up with some funding, and I’ll have a director here shortly.

Smith: How is it being funded? I’m sort of amazed that the state didn’t fund that.

Benvenutti: Nobody wants to fund operations. Nobody. No, let me back up. We did get some funding from the state. MDA gave us—let me back up. MDA did give us some funding for a couple of things, but that was part of their money, and they were limited. FEMA’s the group that had all the money, and FEMA could not give us—FEMA could give us manpower, and when FEMA gives you manpower, they’re basically here six weeks and gone, which means the learning curve has just started, and they’re out of here, and I don’t need any of that. But the FEMA people that came through, when they’d come to me and want me to give them the basic background of what’s going on, and bring them up to speed on what’s happening in Hancock County, I finally got to the point where I asked them, “How long are you going to be here, and what are you going to use it for?” Because it wasn’t worth my time. I got my
business running and all kinds of other things to spend half a day with them when they were just looking for, “Oh, what’s happening?” I mean, if they didn’t have any value to us, then the heck with them. And that’s tough because you never know who’s got value or not until you go, but—

**Smith:** But you knew they were rotating in and out, so how many times did you have to bring them up to date?

**Benvenutti:** Too many times. But that was just dealing with the—if FEMA had given us all of the manpower they put in here who were supposed to help us for rebuilding, if they’d have given us 20 percent of that money, we’d have done a much better job. But there again, the federal government doesn’t trust people because they think everybody’s crookeder than hell. And so they wouldn’t give us any money for the locals. Now, they had a couple of grants through some of the job-type things, but they were for money up to like $30,000 a year, and that’s not the type people we needed. You don’t need [70,000] to 80,000 senior-level managers. What you got next?

**Smith:** Well, what’s—just try to get you to—

**Benvenutti:** Go ahead.

**Smith:** —do a little bit of an assessment of the governor’s commission. So you’re really thinking that if you get some full-time staff that will just stay on top of the (inaudible).

**Benvenutti:** Yes. Here’s the issue. Our locally elected leaders are good people. They want to do what needs to be done. And they want to look out and do what needs to be done for today and tomorrow. The issue that they’ve got is if you look at Bay St. Louis, Waveland, Hancock County, they have not had the funds to beef up their staffs. The analogy I use for a lot of people was that the day before Katrina, if you looked at our manager, he drove a pickup truck, and he went on down the road, and he got things done. It’s not hard to manage something that’s in good shape. After the storm, we didn’t know where the manager was. We didn’t know where the pickup truck was. We didn’t even know where the road was because it was gone. And so you’re trying to rebuild an infrastructure. You’re trying to rebuild the entire place, and you’re doing it with one manager because they didn’t have the funds to jump back in. If we had it to do over again, the City—the federal government should’ve sent a couple of people in to help the City, a couple of people [to the] Cities of Bay St. Louis and Waveland, and a couple of people [to] help the county. And they should’ve been employees of those, and they should’ve been here for a year’s worth of time, and they should’ve had some authority to make some decisions. But the federal government doesn’t want its people making decisions for you. Now the governor’s commission identified areas where we need to be one year, five year, twenty years down the road. Government, by its very nature, takes care of today, not one year, five years, twenty years. The governor’s commission gives us that process to identify areas that we need to look at
and flesh out, and try and push us for one year, five years, twenty years down the road. That’s what it does, so we don’t continue to make the same stupid mistakes today, tomorrow, and the next day. And so what the governor’s commission does is it gives us a blueprint on [the] issues we need to work with. Yeah, and there’s sewer and water, but there are also issues like in Hancock County, we got three governments. Do we need three governments? We got three police departments. We got a dozen fire departments because Bay St. Louis [and] Waveland has one each. And then in the county you got another eight or ten that are certain areas.

**Smith:** Volunteer fire districts.

**Benvenutti:** Volunteer fire districts because that’s the best you can do. And so where our governor’s commission needs to look at is, “Is that the best way to do it?” [The] government, by itself, never wakes up in the morning and has said, “We need to consolidate.” I mean, that’s an oxymoron. I mean, it ain’t going to happen. But the business group has got to look at it and say, “Where do we need to be in one, five years, seven, ten years from now? And do we need”—for instance, one of the things that came out of the governor’s commission is that we should have a consolidated fire department for the whole county. In the long range, that will save millions of dollars to everybody because when you have a better fire department, your fire rates go down. Now, your taxes might go up a little bit, but if overall when your taxes go up a dollar and your fire rates come down three dollars, most of us would say that’s a pretty good deal. Now, the governor’s commission didn’t say, “You need to do this, this, and this.” What the report came out and said [is] we need to analyze these things; we need to look at them. An example could be school consolidation. I looked at school consolidation when I was on the school board years ago, and I came to the conclusion that no, it’s not the best thing to do because you’ve got the main costs for schools is classrooms, teachers, buses, and lunch rooms. And each one of those can only handle so many, and so it doesn’t. When you look at consolidation of government, we don’t have the answers to where we should be, but we’ve got the questions. Should we have twelve fire departments, three police departments, three road and bridge departments? What are the things? And in Hancock County we’ve already done a bunch of consolidation partly because of the storm. After the storm, all of the dispatches were destroyed in the county, so just because nobody had one. The county set up a dispatch that now dispatches Bay St. Louis, Waveland, and the county. The tax department has been consolidated for years. Hancock County Tax Department, Jimmy Ladner, who’s the tax collector and assessor, he collects the taxes for the whole county, and he just splits it out. There are some other ones that go together, but that’s the big one. When you look at—a major issue is [Hurricane] Camille in [19]69. After Hurricane Camille, there was a Camille Report Commission and all that. It took them a year and a half to get the report out; it was basically put on the shelf. If you read the Camille Report and then you read the Katrina Report, they’re too damn much alike, and the reason is nothing happened. So what the governor’s commission report does, I think, is it gives the citizens a process to get involved and to work with the elected officials to make things happen. And so, yes, I hope that—and a lot of that has happened already. For instance, we have a Hancock Housing Resource Center right now, which is a one-stop
place, a one-stop shop. It’s Hancock Housing Resource Center. Sherry Lee Bloodworth is the director there. And it’s a one-stop shop for people who are trying to rebuild. We have consolidated every faith-based, every governmental, every group, period, in the county [that] is working on homeless and getting people into homes. They have a weekly meeting where they interchange ideas. They discuss what’s going on. And the Hancock Housing Resource Center is looking for grant money and funding for all of them, and so that’s part of it. Another area that the governor’s commission has helped is just in public relations, just getting the information out. What information do people need? What do they need to know about it? And so there’s a lot of awareness out there, but I think it’s what needed to happen, and I think it will help in the long run.

Smith: Can we back up for just a second to some of the federal frustrations within the last few weeks? FEMA has come out with new elevations in Hancock County that’s going to affect rebuilding. It may cause people to have to build towers instead of houses.

Benvenutti: Yeah.

Smith: The elevations are going to go up considerably. Would you have any thoughts, any reflections on that process, or looking on the way that was developed, or looking down the line what its impact could be? As a small businessman, you deal with all of these people in this community.

Benvenutti: There’s the big questions as to how high is safe? How high do you need to be out of the water? Or do you just build a building that is designed to go swimming, and when it goes swimming, you flush it out, wash it out, and you go back into business, or go back to living there. The federal government is taking the position that only the first works, and that is that you got to go high. That doesn’t work for retail. You’ve got the federal government on one hand, National Flood Insurance saying that you got to go high. You got Americans with Disabilities Act on the other hand that’s saying you have to be handicapped accessible. Now how do you have a retail building that’s twelve foot off the ground that’s handicapped accessible unless you put an elevator in? And for a commercial elevator, that’s another fifty grand. And so how do you work that? The one thing about the government is that nobody in the government with the different agencies talks to each other or comes to a compromise. What’s the compromise between the two? In Bay St. Louis, the retail sections, some of them, they just can’t exist twelve foot off the ground. I mean, that just doesn’t—so you’re going to kill them? I mean, that’s just what’s going to happen. Now homes, I guess the biggest issue Bay St. Louis has with the flood maps is that the federal government put them together, and it’s not real transparent as to how they put them together. It’s not transparent as to the scientific method that was used, and it’s not transparent as to the specific parts of the scientific method that was used. When you have a scientific method, somewhere along the line you’ve got to have some thoughts: what are your questions, and how to work it through. And Bay St. Louis, right now, has some real issues with just how those were
put together, and they, quite frankly, think there’s some errors in some of the judgments. And if you start out putting a plan together, and there’s some errors in some of your thought processes as to how you do it, then there’s some issues there, so.

Smith: Talk to me a little bit about the Go Zone legislation. What impact do you think that has had or is likely to have on our future? The federal Go Zone is the federal tax breaks for investment in these disaster-affected areas of the Gulf Coast.

Benvenutti: The Go Zone has two major portions. The first portion is low interest loans for rebuilding, and that’s really the best part of the Go Zone. In other words, if I’m going to build a project of a million dollars, and the bank’s going to lend me the money at 8 percent, and compare that to the Go Zone or tax-free bonds at 4 percent, obviously the 4 percent would be a much better deal over the long run. The unfortunate thing is that most of the small business people that I know don’t need a million dollars; they need 350,000. And so the legislation really didn’t help the small guy. Now, did it help the big guy? Yeah, it did. Now, the next part of the Go Zone—first part was the bonds. The second part of the Go Zone was what we call 50 percent bonus depreciation. Let’s say that we buy a building. Let’s say we buy a piece of land, and we build a million-dollar building. You can take $500,000 depreciation in the year that you buy the building, or actually the building has got to be constructed. You construct a building. The building has got to be constructed or repaired after Katrina. OK. And so we buy land, and we build a building for a million dollars. Then we can take a deduction for 500,000. Now, it’s only a timing difference because you would normally depreciate that building over forty years. So instead of forty years divided into a million dollars, that’s how much depreciation you get a year. This time you get half a million the first year, and the other half a million is spread out over forty years. The problem for the small business person is—now, that works great for the big company. If you’re a company that your stock’s traded, then your company’s normally going to also own the real property. Something like a big bank, they own their locations, and they do business in the same corporation. A small business person like me, I personally own my building. It belongs to Chuck Benvenutti, individually. I rent it to my corporation, and the reason for that is a couple of tax reasons. One of them is that if I sell it, I want long-term capital gains treatments which is 15 percent, instead of ordinary rates as high as 35 percent; big difference. So for small business people, it could be said that it would be malpractice to have somebody put their building in their business, and also for liability purposes, all of that. So the issue here is that did the Go Zone help the little guy? Not a whole bunch because it just—now, it can help. Let’s say that, in my case, I repaired my building, and it cost me $100,000, $130,000 to repair the building [and] buy the equipment, and I can take 50 percent depreciation on that. So from that part, it helped a bunch. OK. It did help. But mostly what we’re finding is it’s for the bigger employer, the bigger business. There’s a couple of tax ramifications called alternative minimum tax and passive loss limitations, and on those there are some tax issues. So the Go Zone helped out the big guy [and] the little guy somewhat. Then we just found out that in June—no, in December of 2006, the Go Zone legislation was extended to where it went through December 31, 2010. In the original legislation it said your project had to start by 12-
31-07, and it had to be finished by 12-31-08. When they extended it in 2006, they moved the completion date to 2010. They didn’t move the start date. So as of 12-31-07. And the way the law is right now, Go Zone 50 percent depreciation doesn’t even exist if you didn’t start the project. And working through the federal government, and this is through Gene Taylor and Bryan Martin, and they didn’t even realize that was in there. It wasn’t in the bill. Where we came across it was reading one of the pubs. It’s not in my master tax guide, which is a Bible, so to speak, for us CPAs. It’s not in the law. It is in the law but refers to another section, so. The Go Zone helped out a bunch. Now, did it help the Coast? Yes. But what we found out was that even though it was a great help, insurance costs have quadrupled on the Coast since the storm. Insurance on my office—I told you I got the flood insurance that was $2,000, and my other insurance was about $5,000 a year. I got a quote for the same coverage; it was $22,000 last year. So from five to 22,000. Costs to build on the Coast since the storm have almost doubled. So the Go Zone helped, but at the same time when insurance rates quadrupled and costs doubled—a lot of people coming in that Go Zone (inaudible) it helps, but it wasn’t and hasn’t been enough to make people rebuild.

Smith: It doesn’t tilt the balance in favor of—

Benvenutti: It doesn’t.

Smith: —a positive decision.

Benvenutti: It was an attempt, and I’m glad they did it, and it did help a lot of us rebuilding, but it hadn’t been everything.

Smith: How could they have done that better? Or do you think they should have just left it alone and done nothing?

Benvenutti: If they had done the same thing for us that they did with the Liberty Zone after 9/11—after 9/11 they took off, in the Liberty Zone, they gave this fast depreciation. And see, the Go Zone depreciation was set up the same as the Liberty Zone depreciation. The only thing, the Liberty Zone depreciation came up, and it removed a bunch of backdoor issues for taxpayers. Alternative minimum tax wasn’t an issue. Passive loss limitations—there were a bunch of issues that they said, “No. We’re going to take these issues off the plate.” When they came and did the Go Zone, they gave us this gift, but then there are a bunch of backdoor issues that said we couldn’t use it. I mean, and then when—and here’s the real piece de resistance. In December [20]06, when they extended the Go Zone to 2010, they also extended the Liberty Zone to 2010, at the same time, but didn’t give it the problems that we got on the Go Zone. So it all had to do with money. It had to do with money, and I think it had to do with that South Mississippi doesn’t get the same help that New York City does. I mean, we’re only a couple of hundred thousand people to millions of people up there.
Smith: Let me ask you to think for just a little bit about the lessons that you have personally learned as a human being, as well as a businessman. Reflect on what’s happened in the last two and a half years. What lessons are in that, positive or negative?

Benvenutti: Phew.

Smith: What worked really well? What worked better than you expected? What’s worked lousier than you would’ve expected? What’s your wisdom?

Benvenutti: Neighbors helping neighbors, that didn’t really surprise me, but we really are one family, people helping people. I mean, the help that we got from all over the country is just unbelievable when you saw the caravans of people, folks coming in to help. I work with Habitat for Humanity, and the thousands of people that continue to come in here from all over the country. The American people have just been great. I mean without the American people coming in here, it just, it just—I mean, you can’t say enough about our fellow Americans and what they’ve done. They’re the ones who pulled us out of it. One of the areas, I think, that needs to change is that I don’t know that martial law is a bad thing. I wonder if the military should be in charge of an area like this after the storm and not a bunch of damn bureaucrats. Bureaucrats are afraid to make a decision because they might be wrong, and somebody might bring them on it [or] call them up on it.

Smith: Might not get the next promotion.

Benvenutti: That it might not get the next promotion. The military, you give them a mission. The mission is you get food and water into these people; you get shelter into it; and you take care of them. OK. And one of those is if somebody gets in the way, you just knock them the hell out of the way. And I’m really at the point—I spent four years in the Navy. My daddy’s retired Marine Corps, but I really think the military should take the lead in a major situation like this. I think that that’s who should be taking the lead; not a bunch of FEMA bureaucrats. An area that I think was really screwed up was the FEMA trailers. If I had to do that one, if I could call the shots on that one, it would’ve been capitalism. I’m a firm believer in capitalism. Somebody should’ve said, “All right, Chuck, you qualify for a trailer.” And I should’ve taken that chit or piece of paper out there and gone out onto the street and bought me or had somebody out there that I could bring it to and said, “Hey, I want a FEMA trailer.” And I should’ve had the ability—capitalism would’ve moved more homes in here than the government would’ve ever moved. If you’d [said], “All right. Anybody who wants to sell trailers, here. Get you a lot and sell them.” And I’d have walked in there, and I’d have looked over there, and said, “All right. This one’s crap; I don’t want it. That one’s crap; I don’t want it. This one’s nicer; I want it,” it would’ve saved the government a ton of money. And that way, that trailer, people would’ve been responsible for bringing the trailer, setting it up, taking care of it, the whole nine yards. As it was, the government just gave money away on those darn trailers. I think that it’s just the government, the government is not set up to do the things that we
were doing with recovery, and I don’t know that they could ever be. They don’t know how to work fast. They took all the government people and the only hotel on the whole Coast, that’s where they put them all. The sons of bitches should’ve been in FEMA trailers or sleeping in tents in Bay St. Louis and Waveland so they could understand urgency. The government don’t understand urgency. I mean, every day they went back to Biloxi where they had a hot meal and a nice place to sleep, and they got up, and they had a freaking meeting the next morning, doing no-telling-what, and if they got here by ten o’clock, you were lucky. I mean and then they had to go back for more meetings and more meetings. I mean, those government people, the analogy that I had was for any government person coming down here, we should have an indoctrination, one-week indoctrination before they could do anything. [The] first day we put them in a house; that night we flood the damn thing. They don’t get to leave for three days. “Do the best you can with what you got.” And after that we’ll give them some water and some new clothes. After they can handle that for a week, then they could stay and work with us. Otherwise, get the hell out of here, because they had no urgency. None at all. And why should they? They were staying in the nicest digs on the whole Gulf Coast. That’s bullshit. They shouldn’t have been there. I mean, why should—and not only that. When people did come down to help, they couldn’t find anyplace to stay because the government was staying in all the places. For the most case we didn’t need half the sons of bitches.

Smith: So the volunteers were staying in pretty primitive conditions.

Benvenutti: Volunteers stayed in tents.

Smith: Eating in soup kitchens.

Benvenutti: Running the soup kitchens and making—

Smith: And (inaudible) stuff.

Benvenutti: They were self sufficient.

Smith: Sleeping in the back of a truck.

Benvenutti: When the volunteers came, they brought everything they needed, and they had a supply line with other volunteers that were bringing the stuff in. And so—

Smith: Let me ask you to just think about how people in Hancock County are doing now, two and a half years after the storm, moodwise. You talked about right after the storm you met with people who are your clients out here on the front, under the tarp, and the spirit was, “We’re going to bring this back.” You talked about the optimism of small business people. How’s the community doing now, moodwise? What’s changing, if anything? How’s the mood, the general spirit of the place?
Benvenutti: There’s a lot of mental issues out there. I had one of my cousins and her husband, double suicide a year ago. And it’s all Katrina related. Right after the storm, I really looked at that one year out, and after a year out, Jeannie Dean, local banker, gave me a chapter out of a book written by one of the prisoners of war in Vietnam. And he was asked the question, “Who were the people”—this guy made it, and he said—the question—I don’t remember his name. He was asked the question, “Who didn’t make it through the prisoner-of-war camps?” He said, “That’s easy, the optimists. The optimists didn’t make it.” And he was asked by the writer, “Well, what do you mean, optimists?” “Well, that first thought was, ‘By Christmas I’ll be home.’ And then, ‘By Thanksgiving, I’ll be home. Well, this Christmas I’ll be home.’” And he said, “The optimists broke. And what people had to learn to do was just deal with it. You’re in a shitty situation. There ain’t a damn thing you can do about it. You didn’t get here all by yourself, and you just got to deal with it.” And that was me; that was really me because I’m that supreme optimist. And Jeannie gave me that, I want to say July of, July or June of 2006. I was cleaning my desk off December 31 of 2006, and I came across that. (laughs) And for me it was just a wow. Here, that’s where I am. And I think that’s where a lot of people here are, that they’re realizing, “Hey, it is going to be five years down the road.” And so there’s different groups of people. There’s the groups of people like me who had the financial ability to weather the storm, and we were in good enough financial shape to be able to put ourselves back, and we’ve gone into a lot of debt, or we used up assets, but we’re going to be OK. But that’s really the top of the income. And then if you look at the bottom of the income situation, there’s a lot of people who just had to leave the area. A lot of our retirees, senior citizens, there’s no way they can rebuild. They don’t have the internal fortitude or the youth to rebuild, so we’ve lost at least a generation of elderly. Then you got people on fixed incomes that are just barely making it by, that are still in FEMA trailers. And there’s just a lot of, there’s a lot of pain out there. There’s a lot of mental anguish. I felt, for a year and a half now, that most all of us, — they should just put some drugs in the water to help us all out. But it’s scary. A lot of alcohol’s been consumed. And a lot of us have gone through that, I know, after the storm there for—after the storm, after Katrina, for the first four or five, six months, people sat outside their FEMA trailers at night, and the brotherhood and sharing stories and all, there was a lot of alcohol consumed. A lot of drugs in this community right now, illegal kind that people are just trying to cope. And so no, there’s—the mental issues are worse today than before the storm. I mean, think about it. People who [are] on Social Security. You got 1200 a month, or maybe you’ve got 700 a month income. Your home’s paid for. Eight hundred dollars a month is enough to pay the bills. Your car’s paid for. You don’t go a whole bunch of places. You go to church. You go to the grocery store. It’s all destroyed. And you’re living in a FEMA trailer. How in the hell for $800 a month do you get back into a home? Habitat, right now, is pushing where we could get somebody into a home when their income’s about a thousand dollars a month. And so there’s a lot of mental health issues out there.

Smith: How many homes has Habitat built in Hancock County since the storm?

Benvenutti: We built about sixty.
Smith: Sixty.

Benvenutti: You know that’s a whole bunch. We hope to build another forty or fifty or sixty this year. What we found out is that some of it can be done with volunteer labor, but we’ve got our own electricians and plumbers that have got to go in there and do the stuff. We’ve even started using some modular housing because we can get it in sooner, so. And Habitat’s not the only group. There are literally a dozen different groups building homes in Hancock County. But you also run into an issue called “sustainable, affordable housing.” Affordable housing is something somebody can afford to not only get into, but they can pay the insurance and the taxes on it. Insurance on a house is almost $250, 300 a month. The taxes are going to be another fifty, so you’re looking at $300 a month just for taxes and insurance. A lot of these people can’t afford that. And the sustainable, affordable housing is a matter of we’ve built a house for somebody and put them in it, and it’s worth $140,000. We don’t need them selling it next week. Or even worse than that, going down to a payday loan place and borrowing $500, and the people taking a mortgage on their home, and losing their home for the darned thing. So there’s issues that when you get into sustainable, affordable housing, there are issues that you get into more than just putting somebody in a house. How do you put them in the house, and how do you keep them in the house, and how do you protect them from themselves? People always have problems. My brother just got in an accident; he was driving and drinking, and we need $5,000 to pay the attorney to get him out of it, or he’s going to be in jail unless we pay $10,000. Then they [use] the mortgage on the house, and they lose their house. So you get into more than just tangibles of dealing with getting people into houses. Not easy answers.

Smith: Is there anything else that we should’ve talked about? Somebody fifty years from now will want to know about?

Benvenutti: I hope fifty years from now people will have an idea where the water level was in Katrina. One of the governor’s commission’s suggestions was a high water mark across the Coast. I was seventeen when Camille hit in [19]69, and I lived in this community. And when Katrina hit, there were some people that stayed in houses that I thought, “How stupid can you get? Camille put [five] foot of water on that property.” You don’t stay and—we had the Camille thought deal that, “Hey, this is where the water was.” And I heard people saying, “Well, there wasn’t water there in Camille.” And I got to the point where I just walked away and shook my head; I wasn’t going to correct them because it didn’t really matter. One issue is where was the water? You don’t want it to kill your community, but at the same time—what’s that story? “If we don’t learn by our mistakes, we’ll be forced to relive them?” And so I think that’s part of it. I think that part of it is people are building back stronger and better than ever before. I think they’re doing that. But I think that’s it. What are the mistakes? What are the things that we should’ve known that we didn’t? And one of those is just, where is the water level? Because I’ve seen the models, and the models for our area are tough. We have the Mississippi Sound out in front of us.
We’ve got very shallow water out there. We have South Louisiana south of us. The mouth of the river is actually south of Bay St. Louis, and the way all of that marsh sets out, we’re kind of in the armpit. And when the wind blows from the southeast, I’ve seen models that show we could have another ten foot water. So when you start looking at it—but at the same time, when do you abandon the community? I mean, we were an island for Camille, but does that mean that we shouldn’t live here? It’s a great place to live, great place to raise kids. I mean just a great place to be. And I hope fifty years from now other people are enjoying the fishing and enjoying the—I’ve said for years, “We live in a playground.” And I hope fifty years from now people just like me will still say, “Oh, we still live in a playground.”

Smith: And still go fishing.

Benvenutti: Still go fishing. Or I talk about it more than I get to do it, but I also like to talk to my buddies when they go.

Smith: You like to think about it.

Benvenutti: I like to think about it.

Smith: Anything else?

Benvenutti: No.

(end of interview)