

## [Financial Recovery Strategies for Tornado Survivors in Mississippi](#)

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A series of violent tornadoes struck southwest Mississippi on the night of May 6, leaving families in Lincoln County to face the total loss of their residences as the sun rose the following morning

Among those impacted were two brothers living in the Wash Trailer Park within the small community of Bogue Chitto, where one witnessed his entire home being demolished by the storm.

Dwayne Donaldson, reflecting on the immediate shock of the disaster, shared his perspective with WLBT3 regarding the reality of losing his shelter.

“I can say this for a fact, coming from experiencing homelessness a few times in the past, it’s definitely devastating,” Dwayne Donaldson told WLBT3.

Despite the destruction of their property, both brothers expressed deep gratitude for their safety and for having each other’s support during the crisis.

state that night, causing widespread power outages and damaging hundreds of structures, with Bogue Chitto being one of the most severely affected areas.

For families dealing with property destruction, the primary financial action involves contacting their insurance provider immediately to initiate the claims process.

If policyholders are uncertain about the specifics of their coverage, the National Association of Insurance Commissioners advises survivors to reach out to their state insurance department for professional guidance.

According to United Policyholders, insurance funds typically represent the fastest resource for rebuilding,

yet many mobile and manufactured homeowners often discover they are underinsured.

It is important to note that most standard policies exclude damage caused by flooding, which generally requires a separate purchase to be covered.

#### Accessing Federal Disaster Assistance

When insurance coverage is insufficient or unavailable, federal programs may provide a necessary safety net, provided a major disaster declaration is issued for the region.

FEMA confirms that once such a declaration is active, survivors can submit applications for aid through the official DisasterAssistance.gov website, via telephone, or at in-person centers.

Additionally, the U.S. Small Business Administration provides low-interest disaster loans specifically designed for homeowners, renters, and non-profit organizations.

While the name suggests these loans are exclusively for commercial entities, they remain a vital and often overlooked resource for individuals seeking to recover financially from a natural disaster.