

'It's definitely devastating': Mississippi brothers lost one of their homes to a tornado in minutes – here's how families can recover financially

Moneywise

On the night of May 6, a series of powerful tornadoes tore through southwest Mississippi (1).

By the time the sun came up, families in Lincoln County were stepping into the rubble of what used to be their homes. Among them were two brothers from the Wash Trailer Park in the small community of Bogue Chitto, one of whom watched his home get completely destroyed.

That morning, one of the brothers described the shock of facing homelessness again. "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 (2). "And hopefully it'll shake me better for the future."

Despite everything, both brothers said they were grateful to still have each other.

According to CBS News, at least 14 tornadoes were reported across Mississippi that night, with hundreds of homes damaged and power knocked out across multiple counties (3). Bogue Chitto was among the hardest-hit areas (4).

The insurance question — especially for mobile home residents

For anyone whose home is destroyed in a tornado, the first financial call to make is to your insurance company. The second, if you're unsure what your policy covers, is to your state insurance department.

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<https://uphelp.org/its-definitely-devastating-mississippi-brothers-lost-one-of-their-homes-to-a-tornado-in-minutes-heres-how-families-can-recover-financially/> Date: June 16, 2026

The National Association of Insurance Commissioners recommends that disaster survivors contact their state insurance department for guidance on claims and coverage questions (5).

According to United Policyholders, although insurance funds are the “fastest and best source of repair and rebuild funds” for disaster-impacted households, many mobile and manufactured homeowners find themselves underinsured, and most policies exclude flood damage entirely, which must be purchased separately (6).

Federal assistance: What’s available and how to access it

When insurance falls short or doesn’t exist, federal programs may be able to help, depending on whether a major disaster declaration is issued for the affected areas, FEMA confirms (7). Once a declaration is in place, survivors can apply for assistance through FEMA online at DisasterAssistance.gov, by phone or in person (8).

The U.S. Small Business Administration also offers low-interest disaster loans (9) for homeowners, renters, businesses and nonprofits — a program that many survivors overlook because the “small business” name suggests it isn’t relevant to individuals. It is.

These loans can help bridge the gap between what insurance covers and what it actually costs to rebuild or replace what was lost.

However, the most important step in either case is to document everything as quickly as possible. Photograph all damage before anything is moved or cleaned up. Make a written list of every loss. Keep every receipt for disaster-related expenses, including temporary housing, meals and emergency repairs.

This documentation forms the backbone of any assistance application.

The longer road: Rebuilding financial stability

Losing a home in minutes is both a housing and a financial crisis — something no one plans for. But having a plan for what comes next can make all the difference.

For the brothers in Lincoln County, the immediate aftermath meant counting their blessings alongside their losses. “I’m just glad my brother wasn’t in there last night,” said Carcavious Sydney, Donaldson’s

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brother, referring to a nearby trailer that had flipped over entirely (10).

That instinct to focus on people before property is the right one. But once the shock fades, the financial steps taken in the first days and weeks after a disaster could determine how quickly a family can get back on its feet.

Acting fast on insurance claims, applying for available assistance without delay and keeping meticulous records are the three steps that matter most, and they're accessible to anyone, regardless of income or homeownership status.

Article Sources

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WLBT3 (1), (2); CBS News (3); Mississippi Free Press (4); National Association of Insurance Commissioners (5); United Policyholders (6); FEMA (7), (8); U.S. Small Business Administration (9); WLBT3/YouTube (10).

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