

What-to-do manual: Infrastructure Crisis

the Americas · Updated on 2026-09-09 · comoactuaen crisis.com

When water, internet, or a road fails, daily life stops in a way that's different from a visible disaster: there's nothing to see, just something missing. Here is the exact procedure—with official figures, not approximations—for making water safe at home when the public system can't guarantee it.

Before the crisis

Your water reserve has an official number. Ready.gov recommends storing at least **1 gallon (3.8 liters) per person per day**, for several days, for drinking and sanitation. And it adds an important rule: **never ration water unless the authorities explicitly say to**—drinking less than you need out of fear of running short is a mistake that can dehydrate you before service comes back.

- Keep clean, covered containers on hand to store water before the outage hits.
- Keep unscented household chlorine tablets or drops on hand, and learn the official dosage now—it's below.
- If you depend on internet or phone service for work, have a backup plan: mobile data with a different carrier, or a physical location where you know there's signal.
- Know alternate routes in case your only way out is cut off by a road collapse.

Source: Ready.gov · FEMA — Water. <https://www.ready.gov/water>

During the crisis

When a service goes down, the useful response is the same whether it's water, power, internet, or a road: **confirm the scope, protect what will spoil, and substitute the function**. In that order, because knowing whether the outage is just yours or affects the whole area completely changes what you should do.

1. Find out whether the outage is just yours or affects the whole area

Ask a neighbor or check the provider's official channel. If it's only your home, the problem—and the fix—are on your end: a breaker, a closed valve, an unpaid bill. If it's the whole area, you'll need to wait and get organized, and it's still worth filing a report: providers prioritize by number of reports.

2. File a report through the official channel and write down the reference number

That number is the only thing that works for following up and for filing a claim later. Also note the time the outage started.

3. Protect what will spoil

If it's a power outage, apply the food clock: keep the refrigerator closed, and discard any perishable food that stays above 4 °C (40 °F) for two hours or more. It's covered in detail in this guide's food section.

4. Replace the function, not the device

No tap water: your reserve, a water jug, or a verified water truck. No home internet: mobile data or a place with a connection. No usual route: an alternate route agreed on in advance. The question isn't "how do I fix it" but "what did I actually need from that, and how do I get it today".

5. If it's a water outage, don't wait until your reserve runs out

Start rationing non-essential use from day one—laundry, watering plants, cleaning—and save your clean water for drinking and cooking. Rebuilding a reserve you've run through is much harder than stretching the one you still have.

Water service coming back doesn't mean it's safe to drink

When service is restored after an outage, the pipes can carry sediment and contamination. The CDC advises always following your local authority's instructions on whether to boil water or switch to bottled water, because **not all advisories are the same**: some are for bacteria, where boiling is enough; others are for chemical contamination, where boiling does nothing at all.

Source: CDC — Centers for Disease Control and Prevention (U.S.) — What to Do During a Boil Water Advisory.

<https://www.cdc.gov/natural-disasters/psa-toolkit/boil-water-advisory.html>

Source: Ready.gov · FEMA — Water. <https://www.ready.gov/water>

After the crisis

- **Let the water run for a few minutes** before using it once service is back, and don't drink it until the authority confirms it's safe.
- **Check and clean cisterns and rooftop tanks** if the outage was long or the water came back cloudy: what sat stagnant isn't always safe.
- **Check your appliances** after power is restored: voltage spikes when the power comes back damage more equipment than the outage itself.
- **File a claim using your reference number** if the outage was long; several countries offer compensation or a bill credit, and without the report number there's no way to file.
- **Write down what you were missing.** This week's outage is your preparedness shopping list: if you had no power to charge your phone, no water to cook with, or no way to work, that's exactly what you need to solve now, while you can.
- **If the outage was a road or bridge**, don't count on the alternate route staying open: agree on a second backup now, and test it.

The underlying lesson from the two documented cases at the end of this guide is the same: **infrastructure fails slowly and quietly before it fails all at once**. Reporting discolored, odd-smelling, or off-tasting water in time, or the crack that appeared in the bridge you cross every day, is the part of the system that really does depend on people.

Source: CDC — Centers for Disease Control and Prevention (U.S.) — What to Do During a Boil Water Advisory.

<https://www.cdc.gov/natural-disasters/psa-toolkit/boil-water-advisory.html>

Source: CDC — Centers for Disease Control and Prevention (U.S.) — Response to the Flint, Michigan Water Contamination.

<https://www.cdc.gov/orr/responses/flint-michigan-water-contamination.html>

Family plan

A family plan is not a pretty document: it is a handful of agreements made **today**, while everyone is calm, so you do not have to decide with your heart racing and no signal on your phone. It takes one conversation over the table and fits on a sheet of paper stuck to the refrigerator.

1. Decide where to meet, in two different places

One near home, for getting out quickly, and another outside the neighborhood, in case you cannot get back to the area. Everyone should know both by heart, children included, and it should not depend on anyone having a phone handy.

2. Name an out-of-area contact

One person in another city that everyone texts when they can. That person gathers information and passes it along, so no one has to go out looking for anyone else. It works because local lines get overloaded first, and because a text gets through where a call does not.

3. Assign responsibilities to specific people

Who grabs the emergency bag, who shuts off the gas and power, who helps the older person or someone with reduced mobility, who gets the pets out. A task with no owner is a task no one does.

4. Keep the list on paper

Phone numbers for family, the out-of-area contact, the doctor, the school, insurance, and emergency services. On paper, in the emergency bag, and in your wallet. A phone with a dead battery has no address book.

5. Practice it once

A fifteen-minute drill reveals what the conversation does not: that the emergency bag was buried in the closet, that no one knows where the gas shutoff is, that the child does not remember the meeting point. Repeat it at least once a year and whenever something important at home changes.

Talk to children without scaring them

Explaining what might happen and what you will do reduces fear instead of adding to it: panic comes from not knowing, not from knowing. Tell them the plan like a routine —"if this happens, we go there and meet mom"—, let them help pack the emergency bag, and tell them clearly that **if they are at school, the school takes care of them and no one comes running to get them**. And do not forget the pets: they are part of the plan too, with their food, water, and carrier.

Source: FCC and FEMA (U.S.) — Tips for Communicating During an Emergency.

https://www.fcc.gov/sites/default/files/fcc-fema_tips_for_communicating_during_an_emergency.pdf

Source: Ready.gov · FEMA (U.S.) — People with Disabilities. <https://www.ready.gov/es/discapacidad>

Source: Ready.gov · FEMA (U.S.) — Financial Preparedness. <https://www.ready.gov/financial-preparedness>

Food and water

How to make water safe at home: the exact official procedure

The CDC and EPA agree on the method, with nearly identical figures. Here's exactly what they say:

Boiling

Bring the water to a **rolling boil** for **at least 1 minute**. If you're above **1,000 meters in altitude** (the CDC sets the threshold at 6,500 feet), boil for **3 minutes**. The CDC warns of something important: boiling water **does NOT remove chemicals** —it only kills microorganisms.

Chlorination, with unscented household chlorine

The CDC gives the exact dose based on concentration: with **5-9%** chlorine, add **2 drops per liter** (8 drops per gallon). With a lower concentration, **1%**, you need **10 drops per liter** (40 drops per gallon). Let it sit for **at least 30 minutes** before drinking. The EPA gives an equivalent figure per gallon: 8 drops of 6% chlorine, or 6 drops of 8.25% chlorine, with the same 30-minute wait. **If the water is cloudy, cold, or colored, double the amount of chlorine.**

Cloudy water: one step first

The EPA is clear about this: if the water is cloudy, **let it settle and filter it through a clean cloth or a coffee filter before disinfecting it**, because disinfection does not work as well in cloudy water.

The WHO confirms the same rolling-boil principle, and for chlorine tablets it notes that the dose depends on the size of the container and the product's active concentration: **always follow the manufacturer's specific instructions**, because there's no universal dose that works for every tablet product.

When there's an official boil-water advisory

The CDC advises always following your local authority's instructions on whether it's safe to drink boiled water or you should switch to bottled water. Not all advisories are the same: some are for bacteria (boiling is enough) and others are for chemical contamination (boiling doesn't help, and you need bottled water).

Source: CDC — Centers for Disease Control and Prevention (U.S.) — Emergency Disinfection of Water.

<https://www.cdc.gov/water-emergency/about/index.html>

Source: EPA — Environmental Protection Agency (U.S.) — Emergency Disinfection of Drinking Water.

<https://www.epa.gov/ground-water-and-drinking-water/emergency-disinfection-drinking-water>

Source: WHO — World Health Organization — Emergency treatment of drinking water at the point of use.

<https://cdn.who.int/media/docs/default-source/wash-documents/who-tn-05-emergency-treatment-of-drinking-water-at-the-point-of-use.pdf>

Source: CDC — Centers for Disease Control and Prevention (U.S.) — What to Do During a Boil Water Advisory.

<https://www.cdc.gov/natural-disasters/psa-toolkit/boil-water-advisory.html>

Power and communications

The generator rule: 6 meters, no negotiating

The CPSC does not soften it: **"using a generator indoors CAN KILL YOU IN MINUTES"**, because **"generator exhaust contains carbon monoxide, a poison you cannot see or smell"**. The official distance, repeated by the CDC and CPSC: **only outdoors, more than 20 feet (6.1 meters) from any window, door, or vent**. The same goes for pressure washers, charcoal grills, and camp stoves. A battery-powered carbon monoxide detector is cheap and the only thing that warns you in time.

When the cell network is overloaded: text, do not call

The joint FCC and FEMA guide explains why: **"text messages may get through when your call does not"**, even if delivery is delayed when the network is congested. And it asks for something almost no one does: **"limit non-emergency calls"**, because every call takes up space that emergency communications need. Also save a contact under the name **"ICE"** (In Case of Emergency), the convention rescue personnel look for on someone else's phone.

How to stretch your battery

The same guide recommends **lowering screen brightness and turning off apps** to conserve charge. In an emergency your phone stops being entertainment and becomes your only line to the outside world: treat it like your water supply.

The battery-powered radio is still irreplaceable

The FCC and FEMA recommend **a battery-powered radio or a portable television** to follow emergency bulletins during power outages. It is the only channel that depends on neither your electricity nor the cell network.

The alerts you already have and did not know about

In the United States, **Wireless Emergency Alerts** are free messages that go straight to your phone for severe weather, AMBER alerts, and threats to safety in your area. Two things worth knowing: **you do not need to sign up —phones have supported them since 2012— and they are not affected by network congestion**, so they get through when calls no longer do. Find out what the equivalent system is in your country, and do not mute it.

- Have at least one light source that does not depend on the grid: a battery-powered or hand-crank flashlight, or a rechargeable lamp.
- Charge phones and backup batteries **before** the forecast event arrives, not after the power is already out.
- Keep a list of important phone numbers **on paper**: if your phone dies, your contacts die with it.
- Agree with your family that after an emergency **everyone texts the same contact** instead of calling each other.

Source: CPSC — Consumer Product Safety Commission (U.S.) — What to Know About Portable Generators and Carbon Monoxide.

https://www.cpsc.gov/s3fs-public/468-WhattoKnowGenerators_2022.pdf

Source: FCC and FEMA (U.S.) — Tips for Communicating During an Emergency.

https://www.fcc.gov/sites/default/files/fcc-fema_tips_for_communicating_during_an_emergency.pdf

Source: FEMA (U.S.) — Wireless Emergency Alerts (fact sheet). <https://www.ready.gov/sites/default/files/2020-08/wea-fact-sheet.pdf>

Health and special needs

This is the section that decides who has a hard time and who has a dangerously hard time. An emergency does not suspend diabetes, high blood pressure, pregnancy, or dependence on an oxygen concentrator: **what gets cut off is access to the pharmacy, the clinic, and electricity**. Everything that follows needs to be prepared beforehand, because once the emergency hits, there is no more room.

1. Keep a reserve of your medications, and know which ones hold up

Ready.gov calls for **a several-day supply of prescription medications**. For those that need refrigeration, the CDC is blunt: **once the power has been out for a day or more, discard any medication that requires refrigeration**, unless its label says otherwise.

2. The insulin exception, worth knowing word for word

The FDA documents that insulin in the manufacturer's original vials or cartridges —opened or unopened— **can stay unrefrigerated between 15 and 30 °C (59 and 86 °F) for up to 28 days and still work**. It loses effectiveness at extreme temperatures, and the longer the exposure, the less effective it becomes. In an emergency **"you may still need to use insulin that was stored above 30 °C"** —that is better than not using it at all— but as soon as proper storage is available again, those vials **should be discarded and replaced**.

3. If someone depends on electric medical equipment, there is one step almost no one takes

Ready.gov says it explicitly: you can **ask your power company to put you on a priority list for service restoration**. That step is free, can be done on any ordinary day, and changes the order in which you get reconnected. Add a backup battery for an electric wheelchair and for any assistive device, and talk with your doctor about how to keep the equipment running during a power outage.

4. Keep a copy of medical information, not just the pills

A list of medications with dosages, allergies, diagnoses, doctors' contact information, and —for infants— the vaccination record. A prescription bottle cannot always be refilled at a pharmacy in another city; a written list can solve that.

Pregnancy and newborns

The CDC calls for **prenatal vitamins and other medications** in the kit, plus supplies in case delivery happens without being able to reach a hospital: clean towels, clean sharp scissors, a bulb syringe, gloves, two clean white shoelaces to tie the cord, clean sheets, sanitary pads, soap or alcohol, and garbage bags. For infants: diapers, wipes, ointment, bottles, and formula. One detail that matters: **ready-to-feed formula is the safest option in an emergency**, because it does not need to be mixed with water and comes in sterile, single-use containers.

Disability, reduced mobility, and older adults

Ready.gov stresses **planning accessible transportation in advance** for evacuating or getting around, and including a service or support animal with its food, water, and supplies. That plan should be worked out with specific, named neighbors, not left vague.

The blow that comes later: mental health

The CDC names the normal reactions after a disaster —**fear, anger, sadness, worry, numbness, frustration, trouble sleeping, or nightmares**— and recommends taking care of your body, staying in touch with other people, and taking breaks from the news. In the United States and its territories, the **Disaster Distress Helpline is available 24 hours a day: 1-800-985-5990**, with service in Spanish. Asking for help here is not weakness: it is part of recovery, just like repairing the roof.

Source: Ready.gov · FEMA (U.S.) — People with Disabilities. <https://www.ready.gov/es/discapacidad>

Source: CDC — Centers for Disease Control and Prevention (U.S.) — What to Do to Protect Yourself During a Power Outage. <https://www.cdc.gov/natural-disasters/response/what-to-do-protect-yourself-during-a-power-outage.html>

Source: FDA — U.S. Food and Drug Administration — Information Regarding Insulin Storage and Switching Between Products in an Emergency. <https://www.fda.gov/drugs/emergency-preparedness-drugs/information-regarding-insulin-storage-and-switching-between-products-emergency>

Source: CDC — Centers for Disease Control and Prevention (U.S.) — Emergency Kit Checklist: Pregnant Women, Infants, and Children. <https://www.cdc.gov/children-and-school-preparedness/resources/emergency-kit-checklist-pregnant-women-infants-and-children.html>

Source: CDC — Centers for Disease Control and Prevention (U.S.) — Coping With Disaster or Traumatic Event. https://www.cdc.gov/natural-disasters/media/pdfs/2024/08/coping_with_disaster_2_english.pdf

Home and belongings

Photograph before you throw anything away. It is the rule that recovers the most money

The official insurance instruction is literal: **"photograph and video the interior and exterior of your property, taken before you throw anything away"**. After that, you need to **report the loss to your insurer right away**, and **keep receipts, statements, and contractor invoices**, which is what ensures your claim payment arrives on time. Cleaning up before documenting is, in practice, giving up your claim.

1. Before you go back in: look, smell, and listen from outside

The CDC lays it out this way: **if you smell gas or suspect a leak, shut off the main valve, open all the windows, and get out immediately**. If there is standing water inside and you can cut the power from a dry spot, do it. And one simple warning that prevents explosions and fires: **use battery-powered flashlights, not candles, gas lanterns, or torches**.

2. Ventilate before you settle in

The CDC recommends going in briefly to open doors and windows, and **letting the house air out for at least 30 minutes** before staying inside.

3. Shutting off utilities: when to do it, and the mistake you cannot make

Gas has a rule with no exceptions: if you shut it off for any reason, **only a qualified professional can turn it back on. Never turn it back on yourself**. **Electricity** is shut off by switching off the individual circuits first and the main breaker last—the order matters, because an electrical spark can ignite gas if there is a leak—. **Water** should be shut off if pipes may have cracked, because that contaminates the house supply, and should not be turned back on until authorities confirm it is safe to drink.

4. Go back only when authorities say it is safe

It sounds obvious, and it is the instruction people break most often: **go back home only when authorities say it is safe**. Structural damage is not always visible from the street.

- Make a photo inventory of what is in each room today: it takes twenty minutes and is worth its weight in gold for a claim.
- Keep that inventory and your policies **outside the house**—in the cloud or with a family member— because a file that gets soaked along with the house is useless.
- If you have to leave, take your documents with you, not your furniture.
- Do not sign anything with a contractor while you are in shock: check the money section for the warning signs of fraud.

Source: FEMA · NFIP (U.S.) — Starting Your Recovery (National Flood Insurance Program fact sheet). https://agents.floodsmart.gov/sites/default/files/media/document/2025-07/fema-nfip-starting-your-recovery_fact-sheet-10-2021.pdf

Source: CDC — Centers for Disease Control and Prevention (U.S.) — Safety Guide for Reentering a Flooded Home. <https://cdc.gov/floods/safety/reentering-your-flooded-home-safety.html>

Source: Hawaii Department of Human Services (U.S.) — Utility Shutoff and Safety (official emergency preparedness guide). <https://humanservices.hawaii.gov/communications/are-you-ready/utility/>

Money and income

Cash in small bills: the detail people discover too late

Ready.gov recommends it for a concrete reason: **"it is important to keep small bills on hand because ATMs and credit cards may not work during a disaster"**, right when you need to buy supplies, fuel, or food. No power means no card reader, and without a card reader a large bill is useless if no one has change.

The documents you need to protect today

The official recommendation is to keep insurance policies, deeds, property records, and other important papers **in a safe place outside the house**. FEMA publishes the **Emergency Financial First Aid Kit** for this, organized into four sections: household identification, financial and legal documentation, medical information, and contacts. Its rule for paper: **a fireproof and waterproof box or safe**, a bank safe-deposit box, or in the hands of someone you trust. For digital files: **password-protected files** on an external drive or in secure storage outside the home. And if you pay everything online, print your account records periodically.

An emergency fund, even a small one

The CFPB avoids magic formulas: **"the amount you need depends on your situation"**, but **"even a small amount can provide some financial security"**. Its underlying argument is the one that matters: without that cushion, a single unexpected expense **can grow far larger than the original bill through interest and fees**, because it forces you to rely on credit.

After the disaster come the people who rob you with paperwork

The CFPB describes the exact pattern: **"be wary of contractors who go door to door and of people who offer unsolicited 'opportunities' or use high-pressure tactics to force you to decide on the spot"**. Its concrete rules: **never pay by wire transfer, gift card, cryptocurrency, or cash**, because that makes it harder to get your money back; **do not make the final payment until the work is finished to your satisfaction**; and always ask **"can you show me your ID and your contractor's license?"** and **"can you give me three recent references from this area?"**. One fact that cuts off many scams at the root: **no FEMA worker or federal or state official ever asks for or accepts money**. Scammers pose as government employees, insurance adjusters, police officers, or bank employees.

Source: Ready.gov · FEMA (U.S.) — Financial Preparedness. <https://www.ready.gov/financial-preparedness>

Source: FEMA · Operation Hope (U.S.) — Emergency Financial First Aid Kit (EFFAK).

https://www.fema.gov/sites/default/files/documents/fema_effak-toolkit.pdf

Source: CFPB — Consumer Financial Protection Bureau (U.S.) — How to Avoid Scams and Fraud After a Disaster.

<https://www.consumerfinance.gov/ask-cfpb/how-do-i-avoid-scams-and-fraud-after-a-disaster-en-1529/>

What you can sell

When water, internet, or a road fails, what people need to buy is **the function that got lost**: safe water, a connection, or an alternate route.

- **Delivery of drinking water** by jug or tanker truck, from a verifiable source.
- **Household filters and water-purification tablets**, with clear instructions for use.
- **Cleaning and disinfecting cisterns and rooftop tanks**.
- **Repair of leaks and plumbing systems**.
- **Internet access points** and sale of mobile data where landline service went down.
- **Alternate transportation** when a road is cut off: moving people, goods, and students.
- **Laundry service** for people who lost water at home.

Raising prices because people are desperate can be illegal

When a state of emergency is declared, many countries limit by law how much the price of basic goods can rise. In **California**, the limit is **10% above the pre-emergency price** for 30 days —and **180 days for repair and cleanup services**—, with penalties of up to one year in jail and a \$10,000 fine. **Texas** does not set a fixed percentage but penalizes "exorbitant" pricing with fines of up to \$20,000 per violation. In **Mexico**, the Ley Federal de Protección al Consumidor (Federal Consumer Protection Law) requires sellers to honor the price offered and any maximum prices set by authorities, and PROFECO can impose fines. In **Brazil**, the Código de Defesa do Consumidor (Consumer Defense Code) prohibits "raising a price without just cause." Charging a fair price for hard work is legitimate; taking advantage of desperation is not.

Source: ILO — International Labour Organization — Labour Overview of Latin America and the Caribbean 2025 (executive summary).

https://www.ilo.org/sites/default/files/2025-12/Executive%20Summary_Labour%20Overview%202025_LAC_ILO.pdf

Source: PROFECO — Federal Consumer Protection Agency (Mexico) — Ley Federal de Protección al Consumidor (Federal Consumer Protection Law), articles 7, 8, and 128. https://www.profeco.gob.mx/juridico/pdf/Ley_fed_protec_consum.pdf

Source: California Attorney General (USA) — Price gouging during declared emergencies. <https://oag.ca.gov/consumers/pricegougingduringdisasters>

Source: Presidency of the Republic (Brazil) — Código de Defesa do Consumidor (Consumer Defense Code), art. 39, X (raising prices without just cause). https://www.planalto.gov.br/ccivil_03/leis/l8078compilado.htm

Businesses and self-employment

It helps to start with one figure to size up what we're talking about: according to the ILO, informality **affects nearly half of the employed population of Latin America and the Caribbean, around 47%**, with huge differences between countries — under 30% in Uruguay and Chile, over 70% in Bolivia and Peru. For millions of families in the region, "looking for a job" and "starting something on your own" are the same sentence. What follows is not a promise of income: it is a map of what people actually do when a crisis hits, with the requirements and the risks laid out plainly.

Water: the most sensitive business of all

Selling water when it's scarce is legitimate and necessary, and it's also where the most harm can be done. Two non-negotiable rules: the **source of the water must be verifiable** and disclosed to the customer, and you must clearly state whether the water is for drinking or general use only. If you sell it for drinking, follow what this guide documents: a rolling boil for at least one minute — three minutes above 3,300 feet (1,000 meters) in altitude — or chlorination at the CDC's exact doses.

Cleaning cisterns and rooftop tanks

A recurring service with steady demand even without a crisis, which spikes after an interruption or suspected contamination. It requires brushes, a pump, chlorine, and — this matters — knowing that a rooftop tank is a confined space: never enter one without ventilation and someone keeping watch outside.

Emergency connectivity

Offering a workspace with internet, printing, and power when the area's service is down solves the problem for students, remote workers, and businesses that need to process invoices. You set it up with what you already have: a connection that actually works, tables, and outlets.

Three jobs you should NOT improvise

Mold: the EPA sets the threshold at **10 square feet (about 3 ft × 3 ft)**; above that, or if the water came from sewage, it recommends hiring an experienced professional. Even below that threshold, you need an **N-95** respirator, long gloves, and non-vented goggles. **Chainsaw:** NIOSH is unequivocal that only a trained person should use one, and OSHA warns about kickback from the tip. **Electrical and gas lines:** OSHA instructs you to assume every downed line is energized, and NIOSH advises staying **10 feet (3 meters)** away from them. That work belongs to certified personnel, not on-the-job learning.

United States — SBA disaster loans

For areas with a declared disaster. The **Economic Injury Disaster Loan (EIDL)** provides working capital for affected small businesses and nonprofit organizations; the **physical damage loan** covers losses not covered by insurance. Combined cap of **\$2 million**, interest **not exceeding 4%** if you cannot obtain credit elsewhere, terms of up to 30 years, and the first payment deferred 12 months. There is also a line for homeowners (up to \$500,000) and for renters for personal property (up to \$100,000).

Mexico — what actually exists today

FONDEN stopped taking on new commitments on January 1, 2021. What operates today in emergencies is **PAEAN**, run by Civil Protection, and it is worth knowing exactly what it is and is not: it delivers **relief supplies** — food kits, water, blankets, roofing sheets, cleaning materials — when a state's own capacity is overwhelmed. **It is not a reconstruction fund or a loan for your business.** For capital, look at state, municipal, or development-bank programs, always verifying on the official website: fraud schemes that use its name circulate around these programs.

Brazil — Pronampe for micro and small businesses

A credit line for **microenterprises** (annual revenue up to 360,000 reais) and **small businesses** (from 360,000 to 4.8 million). The amount can reach up to **60% of the previous year's gross revenue** for businesses with more than one year in operation, and up to 50% for new ones. The maximum rate is the SELIC rate plus up to 6% per year.

Source: EPA — Environmental Protection Agency (USA) — Mold Cleanup in Your Home (10-square-foot threshold).

<https://www.epa.gov/mold/mold-cleanup-your-home>

Source: OSHA — Occupational Safety and Health Administration (USA) — Keeping Workers Safe during Disaster Cleanup and Recovery (FS-3698).

https://www.osha.gov/sites/default/files/publications/OSHA_FS-3698.pdf

Source: NIOSH — National Institute for Occupational Safety and Health (USA) — Hurricane and Flood Key Messages (Publication 2025-106).

<https://www.cdc.gov/niosh/docs/2025-106/pdfs/2025-106.pdf>

Source: SBA — Small Business Administration (USA) — Economic Injury Disaster Loans.

<https://www.sba.gov/funding-programs/disaster-assistance/economic-injury-disaster-loans>

Source: SSPC — National Civil Protection Coordination (Mexico) — Guidelines for the Program for Emergency Response to Natural Hazards (PAEAN).

<https://sidof.segob.gob.mx/notas/docFuente/5626632>

Source: Federal Government (Brazil) — Novo Pronampe — credit for micro and small businesses.

<https://www.gov.br/memp/pt-br/programa-acredita/novo-desenrola-brasil/novo-pronampe>

Related articles

Two infrastructure collapses, two different causes.

The Flint, Michigan Water Crisis, 2014-2015

Exposure to lead in the drinking water lasted from **April 25, 2014 to October 15, 2015**. The state declared a state of emergency on **December 14, 2015**. According to the CDC, about **99,000 residents** were exposed to lead. **The lesson:** a change in water source without proper treatment can contaminate an entire city's supply for months before the crisis is detected and officially declared. Vigilance and early reporting of discolored, odd-smelling, or off-tasting water matter.

The Francis Scott Key Bridge Collapse, Baltimore, March 26, 2024

The NTSB determined that a loose cable on the cargo ship Dali caused an onboard blackout, with loss of steering and propulsion, which led the ship to strike the bridge. **6 construction workers** who were on the structure died. The NTSB recommended evaluating **68 bridges in the United States** for ship-collision risk. **The lesson:** critical road infrastructure can fail for a cause entirely unrelated to weather or wear — a mechanical failure in a completely different spot—, with immediate consequences for routes that thousands of people take for granted.

Related guides on this site:

- Flooding — the same water procedure applied step by step.
- Supply crisis — when it's the entire supply chain that fails.

- Combined crisis — infrastructure down alongside another emergency.

Source: CDC — Centers for Disease Control and Prevention (U.S.) — Response to the Flint, Michigan Water Contamination.
<https://www.cdc.gov/orr/responses/flint-michigan-water-contamination.html>

Source: NTSB — National Transportation Safety Board (U.S.) — Press Release on the Francis Scott Key Bridge Collapse.
<https://www.nts.gov/news/press-releases/Pages/NR20240624.aspx>

Frequently asked questions

What should a family emergency plan include?

Two meeting points—one near home and one outside the neighborhood—, an out-of-area contact everyone texts to gather information, assigned tasks with names attached (who grabs the emergency bag, who shuts off gas and power, who helps people who need support, who gets the pets out), and a list of important phone numbers on paper. It is worth practicing at least once a year.

How long do you need to boil water to make it safe?

The CDC and EPA agree: bring it to a rolling boil for at least 1 minute. If you're above 1,000 meters in altitude, boil it for 3 minutes. The CDC warns that boiling water removes microorganisms but does not remove chemicals.

How many drops of chlorine do you add to water to disinfect it?

According to the CDC, with unscented household chlorine at 5-9%, add 2 drops per liter (8 drops per gallon); with a lower concentration, 1%, you need 10 drops per liter (40 drops per gallon). Let the water sit for at least 30 minutes before drinking it, and double the amount of chlorine if the water is cloudy, cold, or colored.

How far from the house should a portable generator be placed?

Only outdoors, more than 20 feet (6.1 meters) from any window, door, or vent, according to the CDC and CPSC. The CPSC warns that using a generator indoors can kill in minutes, because its exhaust contains carbon monoxide, a poison you cannot see or smell. The same rule applies to pressure washers, charcoal grills, and camp stoves.

Is it better to call or text during an emergency?

Text. The joint FCC and FEMA guide explains that text messages may get through when a call does not, even if there is a delay when the network is congested, and it asks people to limit non-emergency calls so they do not tie up the network that emergency services need.

Does insulin go bad if the power goes out?

Not right away. The FDA documents that insulin in the manufacturer's original vials or cartridges, opened or unopened, can stay unrefrigerated between 15 and 30 °C for up to 28 days and still work, though it loses effectiveness at extreme temperatures. In an emergency it is better to use it than to go without, but as soon as proper storage is available again, those vials should be discarded and replaced.

What should you do if someone at home depends on medical equipment that needs electricity?

Ready.gov recommends asking the power company to put your address on a priority list for service restoration, keeping a backup battery for electric wheelchairs and assistive devices, and talking with your doctor about how to keep the equipment running during a power outage. This is something to arrange beforehand, not during the emergency.

Can you start cleaning your house after a disaster?

Before you throw anything away or clean anything, you need to photograph and video the interior and exterior of the property and report the loss to your insurer right away, according to the official guide from FEMA's National Flood Insurance Program. You should also keep receipts, statements, and contractor invoices. Cleaning before documenting usually means losing the claim.

Can you turn the gas back on yourself?

No. The official emergency preparedness guide is explicit: if you shut off the gas for any reason, only a qualified professional can turn it back on. Also, when shutting off electricity, switch off the individual circuits first and the main breaker last, because an electrical spark can ignite gas if there is a leak.

Why should you keep cash on hand for an emergency?

Because ATMs and card readers depend on electricity and network access, and they tend to stop working right when you need to buy water, fuel, or food. Ready.gov recommends keeping a small amount of cash at home, in a safe place and in small bills, since change may not be available during an emergency.

How can you tell if a contractor offering to repair your house is a scam?

The CFPB flags as red flags going door to door, offering unsolicited opportunities, or pressuring you to decide on the spot. It recommends never paying by wire transfer, gift card, cryptocurrency, or cash, not making the final payment until the work is finished to your satisfaction, and asking for ID, a contractor's license, and three recent references from the area. Also, no FEMA worker or federal or state official ever asks for or accepts money.

How many people were affected by the Flint water crisis?

According to the CDC, about 99,000 residents of Flint, Michigan were exposed to lead in the drinking water between April 25, 2014 and October 15, 2015. The state declared a state of emergency on December 14, 2015.