

What-to-do manual: Flood

the Americas · Updated on 2026-09-11 · comoactuaen crisis.com

The numbers that matter most in a flood are small ones: six inches of moving water can knock an adult off their feet, and one foot can sweep away most cars. This guide brings together what holds true in any country —how to know whether your home is at risk, what to do as the water rises, and how to return without getting sick— and tells you exactly when to listen to your local authorities instead of a general guide.

Before the crisis

Almost everything that reduces flood damage gets done while it isn't raining. There are three things you can't improvise on the day of the warning: **knowing whether your home is in a flood zone, already having flood insurance, and having decided where you're going.**

1. Find out your real risk, not the one you remember

The question isn't "has this flooded before?" but "is my street in a flood zone according to the official map?" Almost every country has a flood-risk map published by its water agency, its weather service, or its civil-protection agency. Look it up by the name of your municipality. Ready.gov lists this as the first step, for a practical reason: **insurance and public assistance are decided by the map**, not by the neighborhood's memory.

2. Buy flood insurance months in advance

This is the most expensive mistake, and the most common one. **Flood insurance usually doesn't take effect right away.** Ready.gov warns: "It typically takes up to 30 days for a policy to go into effect so the time to buy is well before a disaster." Buying it once a rain warning is already out does nothing for you. And watch out: in many countries **a standard homeowner's policy doesn't cover flooding**; you have to buy it separately.

3. Move what can't get wet to higher ground, and do it now

Documents, photos, hard drives, medicine, and electronics go upstairs or on high shelves. If you live on the ground floor, pack them in sealed plastic bins and raise those bins up on blocks. Ready.gov adds two things people forget: **clear your drains and gutters**, and consider installing **backflow valves** on your drainage, which is what keeps sewage from backing up into your house through the shower drain.

4. Pack your go-bag and decide your route

Water, non-perishable food, a flashlight, a battery-powered radio, a charger, medicine, and copies of your documents, ready so you can leave without having to think. And decide ahead of time **which high ground you're heading to and which street you'll take**: the shortest route is usually the first one to flood, because water follows the same low points that streets were originally laid out along.

5. Photograph your home before anything happens

Walk through with your phone recording video, room by room, with appliances and furniture visible. Save it to the cloud. It's the proof your insurer and public assistance programs will ask for, and once the flood has happened you can't go back and shoot it.

Your country gives you the concrete alert, not this page

The thresholds and procedures in this guide hold anywhere, but **the warning that the river is going to rise tonight comes from your national weather service and your civil-protection authority.** Look them up, save their number, and turn on their notifications before you need them. A general guide will never know that your river basin is under alert.

Source: Ready.gov (FEMA) — Floods: what to do before, during, and after. <https://www.ready.gov/floods>

Source: National Weather Service (NOAA) — Turn Around Don't Drown: how deep moving water has to be to knock a person down or sweep away a vehicle. <https://www.weather.gov/safety/flood-turn-around-dont-drown>

During the crisis

Never go into the water, on foot or in a car

The National Weather Service sums it up in one line: **"It is NEVER safe to drive or walk into flood waters."** The numbers explain why: **a mere 6 inches of fast-moving flood water can knock over an adult, it takes just 12 inches of rushing water to carry away most cars, and 2 feet of rushing water can carry away SUVs and trucks.** And the detail that should end the argument: **over half of all flood-related drownings occur when a vehicle is driven into hazardous flood water.**

Murky water hides what's underneath it. Water that shallow-looking can be covering a sinkhole where there used to be pavement, a manhole cover popped loose by the pressure, or a downed power line. Nobody can judge the depth from behind the wheel, which is why the rule allows no exceptions: **turn around, don't drown.**

1. **Evacuate immediately, if told to evacuate.** Ready.gov adds: "Never drive around barricades." They're placed where the road no longer exists.
2. **Shut off the electricity and gas** before you leave, if you can do it with dry footing and without touching anything wet.
3. **Go up, don't go out.** If the water has already surrounded you and there's no dry route out, move higher inside the building and let someone know where you are.
4. **Stay inside your car if it is trapped in rapidly moving water.** Get on the roof if water is rising inside the car. That's Ready.gov's literal instruction.
5. **NEVER touch a fallen power line**, and don't drive through standing water where power lines have come down (CDC).
6. **Text instead of calling.** The voice network gets overloaded before the data network does, and a text keeps trying to send whenever there's an opening.

Children

Floodwater in a street looks like play, and it's a current. Don't let them out of your sight for a moment, and explain to them beforehand —not during— that you don't go into the water even when it looks shallow.

Older adults or people with limited mobility

Evacuating takes far longer than people estimate. If someone in your home needs help moving, leave at the first warning, not the last one. And bring medication for several days, not just one.

People who depend on electric-powered equipment

Oxygen concentrators, dialysis, pumps: the power goes out before the water arrives. Decide ahead of time which hospital or center you'll go to, and tell someone outside the area.

Source: National Weather Service (NOAA) — Turn Around Don't Drown: how deep moving water has to be to knock a person down or sweep away a vehicle. <https://www.weather.gov/safety/flood-turn-around-dont-drown>

Source: Ready.gov (FEMA) — Floods: what to do before, during, and after. <https://www.ready.gov/floods>

Source: CDC — Safety Guidelines: Floodwater — what floodwater contains and how to protect yourself. <https://www.cdc.gov/floods/safety/floodwater-after-a-disaster-or-emergency-safety.html>

After the crisis

Go back only once you're told it's safe, and go in prepared

Ready.gov: "Return home only when authorities say it is safe." The water leaves before the danger does: what's left behind is weakened structures, wet electrical systems, and contamination you can't see.

The CDC is specific about **what floodwater carries**: downed power lines, **human and livestock waste**, hazardous household, medical, and industrial waste, physical debris like lumber and rubble, and displaced animals —rodents and snakes included. It isn't "dirty water": it's water contaminated with something different every time.

1. Before you go in: gas and electricity

The CDC is direct: **"If you smell gas or suspect a leak, turn off the main gas valve, open all windows, and leave your house immediately."** And electricity doesn't get reconnected on your own: "Have an electrician check the house's electrical system before turning the power on again." Never handle electrical equipment while standing in water.

2. If you have to step into the water, protect yourself

The CDC specifies the gear: **"wear rubber boots, rubber gloves, and goggles."** Wash any wound with clean water and soap as soon as possible, and cover open wounds with a waterproof bandage to lower the risk of infection.

3. Document before you throw anything out

Photograph and film every room, every piece of furniture, and every damaged appliance, with the waterline visible on the wall. Keep the receipts for everything you spend during the emergency. Without that, insurance and public assistance come down to just your word.

4. Dry everything out immediately, and throw out what can't be disinfected

Pump or drain out the water and start drying the same day —wet/dry vacuums, pumps, fans, and dehumidifiers. The CDC also warns about something almost nobody does: **inspect and clean the air conditioning or heating system BEFORE turning it on**, because if it has mold, running it spreads that mold through the whole house. And some materials can't be saved: **"throw away items that cannot be disinfected, like wall coverings, cloth, rugs, and drywall."**

5. Food and water: when in doubt, throw it out

The CDC: throw out any food that may have touched floodwater, perishables that went without refrigeration during the power outage, and anything with an unusual smell, color, or texture. For water, follow what your local authority says about whether it's safe to drink; if you have a well, get it tested before you use it.

If the house was closed up for several days, assume there's mold

This is the CDC's literal instruction: **"if your home has been flooded and has been closed up for several days, assume your home has mold,"** and act accordingly instead of waiting to see it. The detail matters because mold grows in materials before it's noticeable in the air.

Source: CDC — Safety Guidelines: Floodwater — what floodwater contains and how to protect yourself.

<https://www.cdc.gov/floods/safety/floodwater-after-a-disaster-or-emergency-safety.html>

Source: CDC — Safety Guidelines: Reentering Your Flooded Home. <https://www.cdc.gov/floods/safety/reentering-your-flooded-home-safety.html>

Source: Ready.gov (FEMA) — Floods: what to do before, during, and after. <https://www.ready.gov/floods>

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**The water number you need to memorize**

The CDC sets it without ambiguity: **at least 1 gallon (3.8 liters) per person per day, for 3 days**. Ready.gov adds the nuances that save whoever heeds them: **"children, nursing mothers, and sick people may need more"**, and **"with very high temperatures, water needs can double"**. If someone in your home is pregnant, sick, or you live in a hot climate, that number is a floor, not a target.

How to store it so it works when you need it

The CDC calls for **approved food-grade containers** with a tight-fitting lid, made of a sturdy, unbreakable material —**never glass**— and with a narrow mouth for pouring. An explicit warning: **never use a container that has held toxic chemicals** such as bleach or pesticides. And what almost everyone forgets: **stored water should be replaced every 6 months**. To disinfect the container before filling it, use a teaspoon of unscented household bleach per liter of water, wait 30 seconds, and pour it out.

What food to keep on hand

Ready.gov recommends **several days of non-perishable food** and gives a concrete list: ready-to-eat canned meats, fruits, and vegetables **—and a can opener—**, protein or fruit bars, dry cereal or granola, peanut butter, dried fruit, canned juices, and pasteurized long-life milk. The rule when putting it together is simple: food your family will actually eat, that needs no cooking, and that you can rotate before it expires.

No power, the food clock is running: 4 hours and 48 hours

The official figures come from FoodSafety.gov, part of the USDA: **a refrigerator keeps food safe for up to 4 hours** if you do not open it, and **a full freezer holds for about 48 hours (24 if half full)**. The discard threshold: any perishable food —meat, poultry, fish, eggs, leftovers— that has been **at 4 °C (40 °F) or above for 2 hours or more must be thrown out**. A full freezer holds twice as long as a half-full one, so filling the empty space with bottles of water before a forecast storm is money saved. And the line every agency closes with: **"when in doubt, throw it out"**. Do not taste it to find out.

- Keep the refrigerator and freezer **closed**: every time you open one, you waste hours of stored cold.
- **Throw out any food that has touched floodwater**, even if the container looks intact. This is an explicit Ready.gov instruction.
- Keep a manual can opener. It is the item people forget most, and without it your pantry is useless.
- If you buy bottled water, keep it **sealed in its original container**, in a cool, dark place.

Source: CDC — Centers for Disease Control and Prevention (U.S.) — How to Create and Store an Emergency Water Supply.

<https://www.cdc.gov/water-emergency/about/how-to-create-and-store-an-emergency-water-supply.html>

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

Source: FoodSafety.gov · USDA and HHS (U.S.) — Food Safety During a Power Outage.

<https://www.foodsafety.gov/food-safety-charts/food-safety-during-power-outage>

Source: Ready.gov · FEMA (U.S.) — Food. <https://www.ready.gov/food>

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

What people need to buy changes during the cleanup, and it changes fast: in the first days, what sells is what helps **get water and mud out**, and from the first week on, what helps **dry out and restock**. This list is a guide: actual demand depends on your area, the level of damage, and what nearby businesses already offer.

- **Cleaning and disinfecting:** bleach, soap, brooms, squeegees, buckets, mops, brushes.
- **Personal protection for cleanup:** plastic boots, gloves, face masks.
- **Heavy-duty bags** for debris and waste.
- **Bottled water and water jugs**, while the supply hasn't come back.
- **Prepared, affordable food** for families left without a kitchen.
- **Batteries, lamps, extension cords, and portable power banks.**
- **Fans and drying equipment:** it's the most requested item and the one usually in shortest supply, because drying out walls and furniture is what decides whether mold takes hold.
- **Bedding, blankets, and basic clothing.**

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.

Mud cleanup and drying — the job with a clock

It's the biggest demand and the most urgent, because it has a deadline: NIOSH puts the window to remove or dry wet material at **24 to 48 hours** before mold sets in. Whoever arrives within that window is doing the job right; whoever arrives after is already doing remediation, which is a different thing. A limit worth knowing and respecting: above **10 square feet** of mold, or if the water came from sewage, the EPA treats it as work for an experienced professional.

Services that replace what the home lost

When a family loses its washing machine, its kitchen, or its transportation, you get immediate demand for **laundry by the pound, prepared food delivered to homes or to work crews**, and **hauling furniture and debris** if you have a vehicle. These are the lowest-investment businesses on this list, and the ones that can start the same day.

Paperwork and digital assistance

Very underserved, with real demand: scanning documents that got wet or were recovered, filling out online aid and insurance forms, printing receipts. Many people lose the aid they were entitled to because they couldn't complete a form, not because they didn't qualify.

Minor repairs

Masonry, painting, carpentry, and basic plumbing have work for months. What does **not** belong here: electrical and gas work and structural inspections, which require qualified personnel. Offering them without proper training puts lives at risk, including your own.

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

Related guides on this site:

- Hurricane — most severe flooding arrives with tropical cyclones.
- Severe storms and extreme rain — fast flash flooding and overwhelmed drainage.
- Health crisis — outbreaks after the water and overwhelmed medical services.
- Economic crisis — keeping income going while recovery drags on.
- All crises in your country.

Frequently asked questions

Does my homeowner's insurance cover flooding?

Usually not. In many countries flood coverage has to be purchased separately from a homeowner's policy, and Ready.gov notes that a policy typically takes up to 30 days to go into effect. Check your policy today, not once a warning is out.

How much water does it take before it's dangerous to go outside?

Less than it looks like. The National Weather Service is explicit: six inches (about 15 cm) of moving water can knock an adult off their feet, and 12 inches (about 30 cm) can sweep away most cars.

I know this street and the water doesn't look like much. Can I drive through?

No. Murky water hides sinkholes, open manholes, and downed lines. What's more, over half of flood-related drownings happen inside vehicles that were driven into the water, according to the National Weather Service. Knowing the dry street tells you nothing about the flooded one.

Can I turn the air conditioning back on when I return?

Not without having it inspected. The CDC asks that a professional experienced with mold inspect and clean the HVAC system before you turn it on: if there's mold inside, turning it on spreads it through the whole home.

What about clothes that touched the water?

The CDC says to "**wash clothes contaminated with flood or sewage water in hot water and detergent before reusing them.**" Whatever can't be disinfected —rugs, heavy fabrics, drywall— gets thrown out.

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 much water should you store per person for an emergency?

The CDC recommends at least 1 gallon (3.8 liters) per person per day for 3 days. Ready.gov warns that children, nursing mothers, and sick people may need more, and that with very high temperatures water needs can double. Stored water should be replaced every 6 months.

How long does food last in the refrigerator during a power outage?

According to FoodSafety.gov, part of the USDA, a refrigerator keeps food safe for up to 4 hours if it stays closed, and a full freezer for about 48 hours (24 hours if half full). Any perishable food that has been at 4 °C or above for 2 hours or more should be discarded. The official rule is: when in doubt, throw it out.

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.