

What-to-do manual: Drought and Extreme Heat

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Extreme heat kills more people every year than any other weather event in the United States, and it does so quietly, inside people's homes. Drought works more slowly, but it drains the reservoirs that supply millions. Here's how to tell heat exhaustion from heatstroke — the difference between waiting it out and calling emergency services — and what to do when the water starts running out.

Before the crisis

What counts as extreme heat

Ready.gov defines it in its own words: "**Extreme heat is a period of high heat and humidity with temperatures above 90 degrees for at least two to three days.**" And it states plainly that "**extreme heat is responsible for the highest number of annual deaths among all weather-related hazards.**" It doesn't take a record-breaking event to be dangerous.

The heat index combines temperature and humidity, and it is what the body actually feels. These are the bands from the official National Weather Service chart:

80–89°F (27–32°C) — Caution

Fatigue possible with prolonged exposure or physical activity.

90–104°F (32–40°C) — Extreme caution

Heat cramps, heat exhaustion, and heatstroke possible.

105–129°F (41–54°C) — Danger

Heat cramps and heat exhaustion likely; heatstroke possible with prolonged exposure or activity.

130°F (54°C) or higher — Extreme danger

Heatstroke highly likely if exposure continues.

The NWS issues an **Excessive Heat Warning** when a heat index of **105°F (41°C) or higher for at least two days** is expected and the overnight temperature does not drop below **75°F (24°C)**. That second number is the one that matters: when the night doesn't cool off, the body doesn't recover, and that's where deaths happen.

Who is at greatest risk, according to the CDC: people **65 and older**, infants and children, people living with chronic illness, **people without air conditioning**, pregnant people, athletes, and outdoor workers.

- Identify the nearest cooling center **right now**: a library, a mall, a public building with air conditioning.
- Make a list of the older people on your street who live alone. Ready.gov specifically calls for **checking on them regularly** during a heat wave.
- Keep water stored and drink often without waiting to feel thirsty.
- Install curtains or reflective film on windows that get direct sun.
- If you depend on a powered medical device, have a plan in case the heat causes power outages.
- When drought is forecast, start storing water and fixing leaks before restrictions arrive, not after.

Source: Ready.gov · FEMA — Extreme heat. <https://www.ready.gov/heat>

Source: Arizona Department of Health Services (reproduces the official NWS chart) — NWS heat index chart. <https://www.azdhs.gov/documents/preparedness/epidemiology-disease-control/extreme-weather/heat/Heat-Index-Chart.pdf>

Source: NWS — National Weather Service (U.S.) — Official heat safety brochure. <https://www.weather.gov/media/safety/Heat-brochure17.pdf>

Source: CDC — Centers for Disease Control and Prevention (U.S.) — Risk factors for extreme heat. <https://www.cdc.gov/heat-health/risk-factors/index.html>

During the crisis

Heat exhaustion and heatstroke are not the same thing

Telling them apart decides whether you wait it out or call emergency services. This is the CDC/NIOSH breakdown.

Heat exhaustion — act fast, but it is not yet the bigger emergency

Headache, nausea, dizziness, weakness, irritability, thirst, and **heavy sweating**. What to do: move the person to a cool place, give them fluids, apply cold compresses, and **wash their head, face, and neck with cold water**. If they don't improve, get medical attention.

Heatstroke — this is a medical emergency

Confusion, slurred speech, **hot, dry skin or profuse sweating**, loss of consciousness, very high body temperature. What to do: **call emergency services immediately** and cool the body with cold water or ice while help is on the way. Do not wait to see if it improves.

- Drink fluids often even if you're not thirsty; in extreme heat, thirst arrives too late.
- Take a cool shower: it lowers body temperature faster than any drink.
- If you don't have air conditioning, go to a cooling center. Ready.gov is explicit about this: **a fan alone is not enough** once the air is already very hot, because it moves heat around instead of removing it.
- Avoid physical exertion during the hottest hours of the day.
- Check on older people, children, and neighbors who live alone: this is an official recommendation, not just a courtesy.
- Never leave anyone, not even a pet, inside a parked vehicle.

Never leave a child alone in the car, not even for a moment

NHTSA data: in 2025, **31 children** died of vehicular heatstroke in the United States, and 2018 and 2019 each set a record of **53 deaths per year**. More than **1,000 children have died this way over 25 years**, and **more than half of the cases involve a caregiver forgetting the child**, not deliberate neglect. Pediatric heatstroke begins around a body temperature of **104°F (40°C)**, and death can occur starting at **107°F (41.7°C)**. The official instruction is to always check the back seat when you get out of the car, and to call emergency services immediately if you see a child alone in a locked car.

Source: CDC / NIOSH (U.S.) — Heat stress-related illnesses. <https://www.cdc.gov/niosh/heat-stress/about/illnesses.html>

Source: Ready.gov · FEMA — Extreme heat. <https://www.ready.gov/heat>

Source: NHTSA — National Highway Traffic Safety Administration (U.S.) — Heatstroke in vehicles. <https://www.nhtsa.gov/campaign/heatstroke>

After the crisis

A drought doesn't end the day it rains. It ends when the soil, wells, and reserves recover, and that takes far longer than the downpour that makes the news. What you do in those weeks decides whether the next dry season finds you just as exposed, or better prepared.

Watch out for the first heavy rain

Hardened, dried-out soil absorbs water poorly: the first big storm after a long drought tends to run off instead of soaking in, and in burned or sloped areas it can cause flash flooding and landslides. Rain falling doesn't mean the danger is over — it means it changed shape. Check the flooding guide if you live in a low-lying area.

- **Make the most of that first rain:** it's the best moment to start catchment, clean gutters, and fill cisterns and tanks.

- **Check stored water** before drinking it if it has been kept for a long time, and follow the disinfection steps in the infrastructure crisis guide.
- **Don't drop the habits that worked:** fixed leaks, drip irrigation, and consumption cuts are worth just as much with rain as without it, and they're what leaves you ready for the next drought.
- **Document your losses** — crops, livestock, equipment — with photos and written records before replacing anything, in case there's aid or insurance to claim.
- **Restore the soil before the production:** organic matter, ground cover, and shade hold moisture and are what sustains the next harvest.
- **Check the real condition of your well or water source** before going back to normal use: the water table takes months or years to recover, even once the surface looks green again.

And a health warning that gets forgotten once the scare passes: the documented effects of drought on water and air quality don't disappear with the first rain. If your water source was compromised, treat it as unsafe to drink until the authorities confirm otherwise.

Source: CDC — Centers for Disease Control and Prevention (U.S.) — Risk factors for extreme heat. <https://www.cdc.gov/heat-health/risk-factors/index.html>

Source: CDC / NIOSH (U.S.) — Heat stress-related illnesses. <https://www.cdc.gov/niosh/heat-stress/about/illnesses.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

When the problem is water, not heat. A prolonged drought doesn't cut off supply overnight: first come hourly restrictions, then rationing schedules, and finally long shutoffs. What you do in the first phase is what decides how you get through the third.

- Store water in clean, covered, opaque containers, and label them with the date.
- Keep drinking water separate from water for cleaning and sanitation from the start: they're not stored the same way, and you don't need the same amount of each.
- Fix leaks right away. A steady drip can add up to dozens of liters a day that you will never get back.
- Reuse rinse water from laundry and produce for flushing toilets.
- If supply is on a rationing schedule, use the hours when water is running to fill everything, not just to use it directly.
- If the water turns cloudy or the authorities issue a notice, treat it before drinking it: the official boiling and chlorination procedure is in the infrastructure crisis guide.

Source: Ready.gov · FEMA — Extreme heat. <https://www.ready.gov/heat>

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

A drought doesn't hit all at once, and that's why its demand is different: it isn't urgency, it's **sustained adaptation**. What people buy isn't an emergency service but ways to need less water or make better use of what there is.

- **Leak repair:** it's the service with the best return for the customer, because a small leak pays for itself through the water bill.
- **Rainwater-catchment installation:** gutters, filters, and storage.
- **Drip irrigation systems** for gardens, yards, and small plots.
- **Graywater reuse** from the washing machine and shower for irrigation and toilets.
- **Cleaning and sealing of cisterns and rooftop tanks**, so stored water isn't lost.
- **Low-water landscaping:** replacing lawn with native plants.
- **Household filters** to make long-stored water safe to drink.

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.

Leak detection and repair

It's the most profitable trade in a drought because the sales pitch is simple math: the repair pays for itself out of what the customer stops paying. Start with the simple stuff — faucets, washers, tank floats, connections — which solves most cases without specialized equipment. Track consumption before and after: that number is your best advertising for the next customer.

Rain catchment and drip irrigation

It requires more investment (gutters, tank, filter, drip hose, timer) and precisely because of that there's less competition. It works well with family gardens, schools, and small growers. Always quote the follow-up maintenance: a catchment system with unclean filters stops working within one season, and that recurring service is what sustains the business.

Graywater reuse

Redirecting water from the washing machine and shower to irrigation or the toilet saves an enormous volume. Two limits worth respecting: graywater **can't be stored for days** because it goes bad and becomes a health hazard, and it shouldn't be used on vegetables eaten raw. Check your local ordinance before modifying any drain line.

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: 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 cases: one about heat, one about water.

Pacific Northwest heat dome, June 25–30, 2021

Temperatures of **106 to 117°F (41–47°C)** in a region where air conditioning was uncommon. Oregon confirmed **83 deaths** as of July 26, 2021, ranging in age from 37 to 97. Washington State recorded **157 heat-related deaths** between June 26 and August 30, 2021, of which **68 occurred on June 28 and 29 alone**, and **47% of the victims were between 65 and 79 years old**. The two states' figures aren't directly comparable because they cover different time windows. **The lesson:** deaths were concentrated among older people, at home, without air conditioning. Identifying ahead of time who lives alone without cooling, and placing cooling centers where those people can actually reach them, saves more lives than any general alert.

São Paulo water crisis, 2014–2015 — the urban drought

The Cantareira system, which supplies around **6 million people** in the metropolitan region plus another 5 million in nearby basins, fell to **27.2% of capacity** in January 2014 and reached **0%** by May of that year, forcing the use of the technical reserves at the bottom of the reservoirs. The Alto Tietê system dropped from 46.3% to 4.4% in a single year. The city of Itu experienced water shutoffs of **up to 30 days** between February and December 2014. **The lesson:** an entire metropolis can run out of margin. No longer treating water as an infinite resource, and building storage — household and public — before the crisis hits, is the only thing that buys you time once it does.

Related guides on this site:

- Wildfires — prolonged drought is their prelude.
- Power outage — extreme heat brings down the grid right when it's needed most.
- Infrastructure crisis — how to purify water at home.
- Food crisis — drought pushes up food prices months later.

Source: Oregon Office of Emergency Management — After-action report on the June 2021 excessive heat event.

https://www.oregon.gov/oem/Documents/2021_June_Excessive_Heat_Event_AAR.pdf

Source: Washington State Department of Health (U.S.) — 2021 heat wave: recorded deaths.

<https://doh.wa.gov/emergencies/be-prepared-be-safe/severe-weather-and-natural-disasters/extreme-heat/hot-weather-precautions/heat-wave-2021>

Source: Agência Brasil — EBC (Brazil's public communications company) — São Paulo suffered the worst water crisis in its history in 2014.

<https://agenciabrasil.ebc.com.br/geral/noticia/2014-12/sao-paulo-sofreu-pior-crise-de-agua-da-sua-historia-em-2014>

Frequently asked questions

At what temperature does heat become dangerous?

According to the National Weather Service chart, at a heat index of 90–104°F (32–40°C), heat cramps, heat exhaustion, and heatstroke are already possible; at 105–129°F (41–54°C) they become likely and heatstroke is possible; above 130°F (54°C), heatstroke is highly likely. Ready.gov defines extreme heat as temperatures over 90°F (32°C) with high humidity for two to three days.

How do I tell heatstroke apart from heat exhaustion?

According to the CDC, heat exhaustion presents with headache, nausea, dizziness, weakness, thirst, and heavy sweating, and is treated by moving the person to a cool place, giving them fluids, and applying cold water. Heatstroke is a medical emergency: it involves confusion, slurred speech, hot dry skin or profuse sweating, possible loss of consciousness, and very high body temperature. For heatstroke, call emergency services immediately and cool the body while help is on the way.

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 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.

Is a fan enough during a heat wave?

Not always. Ready.gov warns that a fan alone is not enough once the air is already very hot, because it moves heat around instead of removing it. The official recommendation is to go somewhere with air conditioning — a cooling center, a library, a mall — take cool showers, and drink fluids often.