

What-to-do manual: Earthquake

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

An earthquake gives no warning. What happens to you in those seconds comes down to what you did beforehand: which furniture is anchored, where your go-bag is, and whether your family knows where to meet. Here's what seismic agencies recommend, and the two mistakes people repeat most.

Before the crisis

Getting ready for an earthquake is mostly carpentry work and family agreements. None of it is expensive, and you can do all of it in a weekend.

- **Anchor tall furniture to the wall** — bookcases, the refrigerator, the TV. Ready.gov lists this as step one: inside a house that doesn't collapse, what kills people is the stuff that falls.
- Store heavy and fragile items on **low shelves**, never above the bed or the couch where you sit.
- Check your home's **gas and electrical lines**, and learn where the shutoffs are and how to close them. CENAPRED stresses this because the fire that follows an earthquake is as real a risk as the collapse itself.
- Keep an **emergency go-bag** with water and food for at least 3 days, a flashlight, a battery radio, a first-aid kit, copies of your documents, and a whistle.
- Agree on an **out-of-area contact**: someone in another city everyone calls or texts. Local lines get jammed; long-distance ones sometimes don't.
- Keep **closed shoes and a flashlight under the bed**. If the quake hits at night, the floor will be covered in glass.
- Take part in the **drills** at your building, school, or workplace. CENAPRED recommends this explicitly: in the real moment, nobody improvises well — people just repeat what they already practiced.

Practice the drop before you need it

Ready.gov describes the exact move to rehearse: **drop to your hands and knees, and cover your head and neck with your arms**. Do it once with your family, in the room where you spend the most time. That thirty-second rehearsal is the single most useful part of this whole guide.

About magnitude. The scale isn't linear, which is why it confuses people. USGS explains it this way: each whole magnitude point equals roughly **32 times more energy released**. A magnitude 7 earthquake isn't "a bit worse" than a magnitude 6 — it releases roughly thirty times more energy.

Source: Ready.gov · FEMA — Earthquakes: before, during, and after. <https://www.ready.gov/earthquakes>

Source: CENAPRED — Infographic: what to do during an earthquake.

<https://www.cenapred.gob.mx/es/Publicaciones/archivos/258-INFOGRAFAENCASODESISMO.PDF>

Source: USGS — How much bigger is each magnitude point. https://earthquake.usgs.gov/education/how_much_bigger.php

During the crisis

Drop, Cover, and Hold On

USGS gives one instruction for anyone inside a building, in its own words: **"Get under a desk or table and hang on to it (Drop, Cover, and Hold on!) or move into a hallway or against an inside wall."** And it is just as explicit about what not to do: **"DON'T run downstairs or rush outside while the building is shaking"**, because of falling glass and debris. Most injuries happen when people try to move during the shaking.

If you're inside a building

Get under a sturdy table and hold on to it. If there isn't one, move against an interior wall, away from windows, glass, and anything that could fall. Protect your head and neck with your arms.

If you're in bed

Stay where you are and **cover your head and neck with a pillow**, per Ready.gov. Getting up in the dark among broken glass causes more injuries than staying put.

If you're in a vehicle

Brake carefully and pull over away from traffic. USGS is explicit: **do not stop under bridges, trees, utility poles, or power lines**, and stay inside the vehicle until the shaking stops.

If you're outdoors

Move away from building facades, cornices, glass, poles, and wires. The dangerous zone isn't the middle of the street — it's the first few feet next to buildings, where everything falls.

Once the shaking stops and it's safe, CENAPRED recommends **shutting off the gas and electricity** before anything else. If you're outside, stay away from poles and wires and don't approach tall buildings.

The "Triangle of Life" myth

A message has circulated for years claiming you should lie down *next to* furniture instead of underneath it. USGS addresses this directly and states that it **does not apply to buildings built in the United States**, and it stands by "Drop, Cover, and Hold On" as the valid recommendation. If someone forwards you that message, this is the source to answer with.

Source: USGS — What should I do during an earthquake?. <https://www.usgs.gov/faqs/what-should-i-do-during-earthquake>

Source: Ready.gov · FEMA — Earthquakes: before, during, and after. <https://www.ready.gov/earthquakes>

Source: CENAPRED — Infographic: what to do during an earthquake.

<https://www.cenapred.gob.mx/es/Publicaciones/archivos/258-INFOGRAFAENCASODESISMO.PDF>

After the crisis

Expect aftershocks. Ready.gov is blunt about it: aftershocks follow the main earthquake, and some can be strong. A structure that survived the first one might not survive the next.

- **Don't light matches, candles, or lighters** until you've ruled out a gas leak. This is CENAPRED's explicit warning, and it's why many fires start after the earthquake, not during it.
- Use your phone **only for emergencies** and don't spread rumors: a jammed network keeps the calls that actually save lives from getting through.
- Put on closed shoes before you walk anywhere. There will be glass on the floor even where you can't see it.
- Don't enter damaged buildings or get close to cracked walls.
- Check on your neighbors, especially anyone who lives alone or has limited mobility.
- Document the damage with photos before you clean up or repair anything.

If you're trapped under debris

Ready.gov gives the exact instruction: **send a text message, tap on a pipe or wall, or use a whistle. Don't shout.** Shouting wears you out fast and makes you swallow dust; rhythmic tapping carries much farther and you can keep it up for hours. That's why a whistle shows up on every emergency go-bag list.

Source: Ready.gov · FEMA — Earthquakes: before, during, and after. <https://www.ready.gov/earthquakes>

Source: CENAPRED — Infographic: what to do during an earthquake.

<https://www.cenapred.gob.mx/es/Publicaciones/archivos/258-INFOGRAFAENCASODESISMO.PDF>

Family plan

1. A meeting point

One near home and one outside the neighborhood, in case the area gets cordoned off. Everyone should be able to name it without hesitating.

2. An out-of-town contact

Ready.gov asks for this explicitly: someone in another state or region everyone reports in to. Local communications go down first.

3. One person responsible for each family member who needs help

Who picks the kids up from school, who helps grandpa down the stairs, who gets the pet out. Decided in writing, not improvised.

4. At least one drill a year

One that includes shutting off the gas. The first time always takes longer than people expect.

The plan fits on one page

Write it down, print it, and post a copy on the fridge and one in every go-bag. A plan that only lives in one adult's head is no good when that adult isn't home. The step-by-step format is in the flood guide and works the same way here.

Source: Ready.gov · FEMA — Earthquakes: before, during, and after. <https://www.ready.gov/earthquakes>

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

After an earthquake, demand moves in two stages. In the first days people look for **immediate safety and logistics**; in the weeks that follow, **repair**. Whoever understands that sequence knows what to offer at each moment.

- **Anchoring furniture to the wall:** it is the measure seismic agencies repeat most, and almost nobody has done it. Brackets, screws, anchors, and the service of installing them.
- **Debris removal and broken-glass cleanup** in homes and storefronts, with hauling to the site the local authority designates.
- **Repair of walls, plaster, and surface cracks.** Structural work is a different matter and comes up below.
- **Safekeeping and moving of belongings** while a building is inspected: boxes, packing, transport, and temporary storage.
- **Prepared food and water** for families without a working kitchen, without gas, or in a shelter.
- **Phone charging and rechargeable lanterns** in areas where power came back before the rest of the zone.
- **Childcare and elder care** while the family handles paperwork, lines, and cleanup.

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.

Seismic furniture anchoring — low investment, underserved demand

You need a drill, masonry bits, metal brackets, and hardware. The product isn't what you're selling: it's the **service of installing it properly**, because almost nobody wants to drill into their own wall. It works very well door to door in buildings that have already felt a strong quake, and with schools and daycares, which are often required to do it. You can start with a single client and grow by referral.

Cleanup and debris-hauling crew

It's the job with the most demand and also the most dangerous: OSHA documents electrocution, falls, asbestos in debris from older buildings, and carbon monoxide from combustion equipment. What separates a serious crew from an improvised one is the gear: boots, gloves, a hard hat, goggles, and at minimum an N-95 respirator. Charge by volume or by day, spell out in writing what the haul includes, and confirm with the local authority where debris is to be dropped off.

Damage documentation for insurance and paperwork

Many people lose their claim because they threw things out or repaired them before photographing the damage. A simple service — walking through the home, photographing each item of damage with something for scale, filling out an inventory, and handing it over organized — solves a real problem and needs almost no investment: a phone with a decent camera and a method. It pairs well with this site's downloadable templates.

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.

A limit worth respecting in your own interest: deciding whether a structure is habitable is not a cleanup crew's job, it belongs to personnel trained in structural assessment. Offering that judgment without the training exposes people to a collapse and exposes you to a liability you don't want.

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>

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Two earthquakes, the same date, two different lessons.

September 19, 1985 — the ground matters as much as the quake

At 7:19 a.m. USGS catalogs it as **magnitude 8.0** and NIST as **8.1**: the sources disagree, so both are given here. Death-toll figures disagree too — CENAPRED reports about 6,000 deaths and NIST puts it at 10,000 — with about 30,000 injured, 150,000 people affected, and 30,000 homes destroyed according to CENAPRED, and roughly \$4.1 billion in damage. **The lesson:** Mexico City is built on the sediments of a former lakebed, and that subsoil amplified the waves up to five times over what was felt outside the city. The epicenter was hundreds of kilometers away, and the damage was still devastating. Where your building stands changes the outcome as much as the magnitude does.

September 19, 2017 — the early-warning system has a physical limit

Thirty-two years later, the same date, at 1:14 p.m. Magnitude **7.1** according to USGS, epicentered in the Puebla-Morelos area. CENAPRED counts **369 deaths**: 228 in Mexico City, 74 in Morelos, 45 in Puebla, 15 in the State of Mexico, 6 in Guerrero, and 1 in Oaxaca, with damage estimated at 62,099 million pesos. **The lesson:** the epicenter was close, so the early-warning system could only give **3 to 5 seconds** of notice before the waves arrived, versus about a minute in 1985, when the epicenter was far away. The alarm is valuable, but it can't beat physics: with a local earthquake, there isn't time to evacuate a building. That's why structural reinforcement and knowing what to do on the spot matter more than counting on the alert.

Animals don't predict earthquakes

It's a widespread belief, and USGS has reviewed it: no **consistent, reliable behavior** in animals before an earthquake has ever been scientifically confirmed. If your dog is restless, that's not a forecast. Nobody on Earth can currently predict the date, time, and place of an earthquake.

Related guides on this site:

- Volcanic eruption — volcanic seismicity and ash.
- Power outage — living without electricity in the days after.
- Infrastructure crisis — when what fails is water or roads.
- Combined crisis — earthquake plus rain, plus a power outage.

Source: CENAPRED — The September 19 earthquakes. <https://www.gob.mx/cenapred/articulos/los-sismos-del-19-septiembre>

Source: NIST — National Institute of Standards and Technology (USA) — The 1985 Mexico earthquake. <https://www.nist.gov/el/earthquake-mexico-1985>

Source: USGS — Magnitude 7.1 earthquake in Mexico (Puebla-Morelos, 2017). <https://www.usgs.gov/news/featured-story/magnitude-71-earthquake-mexico>

Source: USGS — Mexico's earthquake early warning system after the 2017 quake.

<https://www.usgs.gov/news/usgs-scientist-mobilizes-recon-team-learn-mexicos-earthquake-early-warning-system>

Source: USGS — Can animals predict earthquakes?. <https://www.usgs.gov/faqs/can-animals-predict-earthquakes>

Frequently asked questions

What should I have ready for an earthquake?

Ready.gov recommends anchoring tall furniture and heavy appliances to the wall, storing fragile items on low shelves, and keeping a kit with water and food for at least three days, a flashlight, a battery radio, a first-aid kit, and documents. Add an out-of-area contact everyone calls, plus closed shoes and a flashlight under the bed.

Is it better to run outside or get under a table during an earthquake?

USGS recommends getting under a desk or table and holding on, and explicitly warns against running outside while the shaking is happening. Most injuries occur when people try to move during the shaking, among falling objects and breaking glass.

What do I do if I'm trapped after an earthquake?

Ready.gov puts it this way: "If you are trapped, cover your mouth. Send a text, bang on a pipe or wall, or use a whistle instead of shouting so that rescuers can locate you." Shouting tires you out fast and makes you inhale dust; banging carries much farther and you can keep it up for hours.

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.

How many people died in the 1985 Mexico earthquake?

Official sources disagree. CENAPRED reports about 6,000 deaths, while the U.S. NIST puts the figure at 10,000. There's agreement on the rest of the scale of the damage: around 30,000 injured, 150,000 people affected, 30,000 homes destroyed, and a cost of close to \$4.1 billion.