Homes flooded and floors and furniture are ruined	Shops and offices may need to close	House prices may fall in areas affected by floods
People can be cut off from family and friends	Schools close	People need emergency food and water
People lose items which are irreplaceable e.g. old photographs	Some homes are completely destroyed leaving people homeless	Animals habitats can be destroyed
Roads and bridges may collapse	Cars are damaged and have to be repaired	Sewage can get into drinking water and cause illness
People can drown	Floods spread diseases e.g. typhoid	Emergency services are needed to rescue people
Insurance companies must pay out money to people affected	Crops are ruined	People have to be relocated to temporary housing