

2026 FLOOD GUIDE FOR BENUE STATE

EDITORIAL NOTE

Every year, flooding reshapes life across Nigeria — flooding farmlands, endangering agricultural yield, displacing communities, closing schools, and cutting off roads. The Nigeria Hydrological Services Agency (NIHSA) has mapped what 2026 will look like, and the picture is clear: with the right preparation, communities can absorb what is coming without catastrophe. We know this because 2025 proved it. Early warning and organised community action reduced flood fatalities by 76% and displaced persons by 84% compared to 2024 (ref). The goal for 2026 is to go further.

The flood year follows a predictable rhythm, and that predictability is a gift. The early rains of April through June give communities a window to act — clearing drainage channels, reinforcing riverbanks, and registering households for alerts — before the peak season intensifies in July, August, and September. By the time October and November arrive, the heaviest rains may have eased, but water that fell months earlier in Adamawa and Cameroon is still travelling downstream toward the delta states. Communities in Anambra, Delta, Bayelsa, and Rivers need to stay vigilant well into November, long after they might assume the danger has passed.

The Communities That Need the Most Support:

Ten states face the sharpest risk in 2026: Kogi, Niger, Delta, Anambra, Benue, Kebbi, Rivers, Bayelsa, Adamawa, and Cross River but the threat is not abstract. Across Nigeria, 30,707 communities are at risk, along with 4,792 health facilities and 10,684 schools. When a health centre floods, patients lose access to care. When a school fills with water, children lose months of learning. These are the human costs that preparation can prevent.

In Kogi, where the Niger and Benue rivers meet at Lokoja, riverine flooding can isolate entire communities for weeks. Local governments there should be identifying high ground now,

designating safe assembly points, and making sure every community has a marked escape route. In Benue, the low-lying areas around Makurdi need the same attention before the Benue River crests. In Port Harcourt and other urban settings, where poor urban drainage compounds river and tidal flooding, the single most impactful community action is also the simplest — keeping drains clear of refuse.

With 4.2 million hectares of farmland at risk, agriculture sits at the centre of the 2026 challenge. Planting early-maturing crop varieties and using ridges or mounds instead of flat planting beds reduces both waterlogging damage and the risk of a total harvest loss. Staggered planting — sowing in batches rather than all at once means that if one batch is hit by flooding, others survive. Harvesting before October, and storing produce in elevated spaces away from floodwater, protects what has already been grown.

For northern farming communities, the challenge runs deeper, because the flood season is immediately followed by a severe dry period from December through February. The practical response is to treat flood season not only as a threat but as an opportunity — storing water in tanks, drums, and ponds during the wet months to carry livestock and households through the drought that follows.

The infrastructure of flood resilience is not complicated. It is community flood wardens who know which households have elderly or disabled residents and can reach them first. It is local radio stations broadcasting NIHSA alerts in local languages so that fishermen and farmers in remote areas receive warnings in time to act. It is traditional rulers and community leaders who have identified, in advance, which road out of the community stays passable longest. It is households that keep a small emergency kit — water purification tablets, key documents, basic medicine — packed and accessible before the rains arrive.

None of this requires waiting for government. Communities that prepare themselves reduce their own losses and make it easier for relief to reach those who need it most when flooding does occur.

Where local government is active and well-coordinated, the difference in outcomes is measurable.

The priorities for 2026 are straightforward: clear primary drainage channels before April, pre-position food and medical supplies in high-risk areas before July, and ensure that development permits are not issued for floodplain land. These are not expensive interventions. They are largely organisational — a matter of doing in advance what would otherwise be done in crisis.

Nigeria has 30,707 communities, 10,684 schools, and 4,792 health facilities in the path of the 2026 flood season. Each one is also a community that has survived flooding before, that has knowledge of its own landscape, and that can act. The science has been done. The warnings have been issued. What happens next depends on what communities, local governments, and individuals choose to do with this information — starting now, while there is still time.

Source: Nigeria Hydrological Services Agency (NIHSA) 2026 Annual Flood Outlook

UNDERSTANDING WHAT WILL HAPPEN IN BENUE IN 2026

Benue State is one of the most flood-vulnerable states in all of Nigeria. The government has listed Benue among the **Top 10 States at High Risk** for flooding in 2026.

Why is Benue so vulnerable? Two big reasons:

First, the River Benue flows right through the heart of the state. The river enters Benue from Taraba State and passes through major towns, including the state capital, Makurdi. When the Benue River swells with water from upstream (Adamawa, Taraba, and even Cameroon), Benue feels the full force.

Second, Benue sits downstream of the Lagdo Dam in Cameroon. Water released from the dam flows down the Benue River and into Benue State. This gives Benue some warning time — but not much.

The Three Flood Periods for Benue:

When?	What to Expect	How Serious?
April, May, June (Early rains)	Rivers begin to rise. Low-lying areas near the Benue River start to see water.	Low to Medium
July, August, September (Peak rainy season)	This is very dangerous. The Benue River swells. Water spills onto roads and into communities.	Medium to High
October, November (Late flooding)	Flooding continues. Water from upstream areas slowly moves down. This is when Makurdi often sees its highest water levels.	Medium to High



THE MAKURDI GAUGE STATION: YOUR EARLY WARNING

NIHSA has a monitoring station at **Makurdi** on the River Benue. This is one of the most important flood warning stations in Nigeria.

What Was Recorded in 2025	What Is Expected in 2026
Peak discharge: 9,427 cubic metres per second	Projected peak: 3,000 to 4,000 cubic metres per second
Peak arrived on October 15	Expected to be High Flood Risk

Important note: The 2026 projected peak (3,000-4,000 m³/s) looks lower than 2025's peak of 9,427 m³/s. But the AFO warns that even moderate peaks produce major impacts when floodplains are

already saturated. In 2025, the flood pulse exceeded the High Flood Risk threshold for **over three weeks**.

Why this matters to you: When the water level at Makurdi rises above normal, communities along the Benue River will flood. Pay attention to NIHSA warnings. Do not ignore them.

WHICH PARTS OF BENUE ARE AT RISK

Benue State falls within **Hydrological Area IV (Lower Benue)** . This means Benue is in the same flood zone as Nasarawa, and parts of Cross River, FCT, Kaduna, Kogi, Plateau, and Taraba.

By the numbers (from NIHSA for HA-IV):

Season	Risk Level	Number of Communities (across HA-IV which includes Benue)	What This Means for Benue
AMJ (April-May-June)	High	1,964 communities	Early flooding begins. Low-lying areas near the Benue see water.
JAS (July-August-September)	High	2,399 communities	This is peak flooding. Widespread inundation along the Benue River corridor.
ON (October-November)	High	2,026 communities	Late flooding continues. Makurdi often sees its highest levels in October.

Annual total for Benue: Benue is among the **Top 10 High Risk States** in Nigeria. Many communities across the state will see flooding in 2026, especially those along the Benue River.

For roads: Benue has **60 road sections** identified as at risk of flooding in 2026 (Table 4.26 of the AFO). This is the 9th highest in the country.

THE URBAN FLOOD HOTSPOT: MAKURDI

The AFO lists Benue as one of Nigeria's **Urban Flood Hotspots** for 2026.

Rank	State	Specific Location	Main Flood Cause	Risk Level
4	Benue	Makurdi	River Benue overbank flooding; low-lying town centre	High

What this means for Makurdi:

- The River Benue will overflow its banks during peak flooding (especially in October)
- The town centre, which sits in a low-lying area, is at high risk
- Water will enter homes, businesses, and government buildings
- Roads in and around Makurdi will become impassable

If you live in Makurdi or any town along the Benue River, you must take flooding seriously in 2026.

WHEN IS THE WORST TIME FOR BENUE?

The **JAS period (July, August, September)** is very dangerous. But the **ON period (October, November)** is equally dangerous — and for Benue, October is often the worst month.

Look at the 2025 data:

- The peak at Makurdi arrived on **October 15**

- The flood pulse exceeded High Flood Risk threshold for **over three weeks**

In 2026, expect the peak between September and October. This is when the Benue River will be at its highest.

Do not assume that because August has passed, you are safe. October is the danger month for Benue.

THE LAGDO DAM CONNECTION (CAMEROON)

The AFO notes that dam operations — particularly unscheduled releases from the Lagdo Dam in Cameroon — remain difficult to predict and represent a source of uncertainty.

What this means for Benue:

- The Lagdo Dam releases water that flows down the Benue River into Nigeria
- When Cameroon releases water without warning, Benue can flood with very little notice
- NIHSA monitors the Wuroboki station in Adamawa (where the Benue enters Nigeria) to give you warning
- When water rises at Wuroboki, Benue has about 48 to 72 hours before the flood arrives

What you should do:

- Pay attention to NIHSA warnings, especially when you hear about dam releases
 - Do not ignore early warnings. The water can travel fast.
 - If you live along the Benue River, have a plan to move to higher ground quickly
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WHAT CROPS ARE AT RISK IN BENUE

Benue is called the "Food Basket of the Nation." Many crops are grown here, and many are at risk from flooding.

Crop	When It Is Most at Risk	What to Do
Rice (lowland)	JAS (July-September) and ON (October-November)	Benue grows a lot of rice. Plant with first rains in March-April. Prepare small walls to hold water, but also clear drainage channels. Late-season rice is at extreme risk in October-November. Plant early-maturing varieties that can be harvested before October.
Yam	JAS (July-September)	Benue is famous for yam. Plant on mounds in March-April. Plant in batches. Harvest before October if possible. If your yam barn is in a low area, move it to higher ground.
Cassava	Year-round but worse in JAS and ON	Plant on ridges or mounds. Cassava does not like wet feet. Choose early to medium-maturing varieties (8-12 months).
Maize	JAS (July-September)	Plant on ridges. Use early to medium-maturing varieties (90-110 days). Plant in batches. Second season maize (planted after August) is at high risk in October-November.
Sorghum	JAS and ON	Plant early-maturing varieties. Try to harvest before October.
Soybean	JAS (July-September)	Soybean does not like wet feet. Plant on ridges. Choose early-maturing varieties.
Cowpea	JAS (July-September)	Plant early. Harvest before peak flood in September-October.

Crop	When It Is Most at Risk	What to Do
Groundnuts	ON (October-November)	Groundnuts are at risk during late flooding. Harvest early or plant in areas away from the Benue floodplain.
Vegetables (tomatoes, peppers, onions)	JAS and ON	Use raised beds. During heavy rain, watch for fungal diseases. Onions do not like wet feet — plant on ridges.

Special warning for Benue farmers: The AFO warns that the ON period (October-November) is when late-season crops are still in the field. This is when flooding causes the most agricultural damage. Plan your farming calendar around the October peak.

WHAT LIVESTOCK FARMERS IN BENUE MUST DO

For all livestock owners:

Action	When to Do It	Why
Vaccinate all animals	February-March (before rains start)	Wet ground spreads diseases faster
Deworm all animals	Start of rains, then again mid-season	Worms and parasites increase in wet conditions

Action	When to Do It	Why
Provide raised housing	Before April	Animals must have dry ground to stand on. Wet ground causes foot rot and pneumonia.
Have an evacuation plan for animals	Before flood season	Where will you take your animals when water rises?
Identify high ground for animals	Before April	Know where you will move cattle, goats, and sheep

For cattle herders in Benue:

- The Benue River valley is major grazing land, but it is also flood-prone
- During JAS and especially ON (October), move cattle away from the river floodplain
- Identify high ground grazing areas before the flood season
- Store hay and fodder from June-September for use during and after flooding
- **Critical warning:** The October flood peak can happen suddenly. Do not wait. Move cattle early.

For goat and sheep farmers in Benue:

- Raised housing is essential. Do not let animals sleep on wet ground.
- Watch for foot rot. If an animal starts limping, treat immediately.
- Cut and store grasses in June, July, and August. Use these during flood season when pasture may be underwater.
- Pregnant and lactating females need priority feeding.

For poultry farmers in Benue:

- Reduce the number of birds per cage. Do not overcrowd.
- Open the sides of your poultry house for ventilation.
- Feed during cooler hours (early morning, late evening).
- Add vitamins and electrolytes to drinking water.

- Never leave birds without water. Check twice every day.
- During flooding, ensure housing is raised off the ground and leak-proof.
- Watch for **coccidiosis** — wet litter increases this disease. Keep litter dry.

For pig farmers in Benue:

- Pigs must have dry sleeping areas. Wet conditions cause pneumonia.
- Provide shaded mud holes for pigs to cool themselves (pigs do not sweat).
- In flood-prone areas (near the Benue River), have a plan to move pigs to higher ground.
- The October flood peak is the biggest danger. Move pigs before October.

THE ROAD DISRUPTION WARNING

Benue has **60 road sections** at risk of flooding in 2026. This is the 9th highest in Nigeria.

What this means:

- Many roads, especially those near the Benue River, will become impassable during the flood season
- Makurdi town centre will be especially affected (it is a listed Urban Flood Hotspot)
- You may not be able to travel between communities
- Markets may become inaccessible
- Emergency services may not reach you quickly

What you should do:

- Stock up on essential supplies (food, medicine, fuel) before the flood peak (by late September)
 - If you need to travel for work or market, plan your trips before October
 - Identify alternative routes before roads are flooded
 - Listen to NIHSA and NEMA warnings about road closures
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THE DROUGHT SITUATION IN BENUE (DRY SEASON)

Unlike states in the far north, Benue does not face severe drought. But there is still a dry season to prepare for.

Wet season outlook (April-September 2026):

Zone	Forecast	What This Means
North-Central (including Benue)	Slightly Dry to Normal	You will have near-normal rainfall. But monitor groundwater from May onwards.

Dry season outlook (October 2026 - March 2027):

Zone	Forecast	What This Means
North-Central (including Benue)	Moderately Dry to Slightly Dry	The dry season will be drier than normal. Baseflow in rivers will be below the wet-season peak.

What this means for Benue:

- You do not have the extreme "Very Dry" drought of the far north
- But you will still need to manage water carefully during dry season
- Dams (Kainji, Jebba, Shiroro) will determine water security for communities downstream
- The Niger-Kogi-Benue corridor has shown a drying trend over the past decade

WHAT TO DO IF FLOODING COMES

When NIHSA or NEMA sends a High Flood Risk warning:

1. **Leave immediately.** Do not wait to see the water.
2. Move to the designated safe place in your community (high ground).
3. **Do not try to walk through moving floodwater.** It can sweep you away.
4. If it is safe, switch off electricity at the mains before leaving.
5. Take your emergency kit, important documents, and any medicines you need.
6. Make sure all family members are accounted for — especially children and elderly people.
7. Report to your local government flood officer or community flood warden.
8. **Do not assume that because September has passed, you are safe.** October is the peak month for Benue.

WHAT TO PREPARE BEFORE THE FLOODS COME

Every household in a flood-risk area (especially along the Benue River) should prepare:

- An emergency kit containing: water purification tablets, first aid supplies, copies of important documents (in a waterproof bag), and enough food for at least three days.
- Know your escape route. Where is the nearest high ground?
- Register with your local government flood officer to receive alerts by phone or radio.
- Raise important belongings (mattresses, electronics, food stores) above the expected flood level.
- Clear the drainage channels around your home before the rains begin.
- If you have a canoe or boat, keep it ready for emergency use.

For farmers (especially yam and rice farmers):

- Store harvested yams and grains in elevated storage. Do not keep bags on the floor.
- If possible, move stored crops away from the Benue River floodplain entirely.
- Consider building raised platforms for yam barns.

For livestock owners:

- Identify high ground where you will move animals during flooding
- Have a plan to move animals quickly
- Store fodder on high ground where it won't be flooded

WHO TO CALL FOR HELP IN BENUE

Agency	What They Do	Contact
NIHSA	Issues flood warnings. Monitors Makurdi gauge station.	0800-NIHSA-NG
NEMA	Disaster response and relief	0800-NEMA-NG
Benue State SEMA	State-level emergency response	Contact your LGA Agriculture Officer or LGA Chairman for local numbers
NiMet	Weather forecasts	www.nimet.gov.ng

THE BOTTOM LINE FOR BENUE

- **You are one of the Top 10 most flood-vulnerable states in Nigeria.** Take this seriously.
- **The worst month for Benue is October.** But July, August, and September are also dangerous. November still carries risk.
- **Makurdi is an Urban Flood Hotspot.** The town centre, which is low-lying, is at high risk of flooding from the Benue River.
- **The Benue River at Makurdi exceeded High Flood Risk threshold for over three weeks in 2025.** Expect a long flood duration in 2026.
- **60 road sections in Benue are at risk of flooding.** This is the 9th highest in Nigeria. Stock up on supplies before October.

- **Benue is the "Food Basket of the Nation."** Protect your stored yams and grains. Elevate your storage. Move it away from the river if possible.
- **Farmers:** Plant early-maturing varieties. Harvest before October if possible. Late-season rice, sorghum, and groundnuts are at extreme risk.
- **Livestock owners along the Benue:** Move cattle, goats, and sheep to higher ground before October. The flood peak can happen suddenly.
- **The dry season will be Moderately Dry to Slightly Dry.** Prepare for drier-than-normal conditions after the floods recede.
- **Do not wait until water arrives.** Prepare your emergency kit, know your escape route, and stay alert through November.

This information comes directly from the NIHSA 2026 Annual Flood Outlook.

PREPARE NOW. DO NOT WAIT.

