

# 2026 FLOOD GUIDE FOR BORNO 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 BORNO IN 2026

Borno State faces a very serious and unique situation in 2026. You have two major problems to deal with: **flooding** during the rainy season and **severe drought** during the dry season. This is what the AFO calls **compound risk** — too much water followed by too little water in the same year.

Why is Borno so vulnerable? Three big reasons:

**First, Borno is in the Lake Chad basin.** The Komadugu-Yobe River and other waterways flow through the state. When heavy rains fall, these waterways overflow and flood communities.

**Second, Borno is semi-arid.** Even during the rainy season, the state does not receive as much rain as southern states. But when rain does come, it often comes hard and fast, causing flash floods.

**Third, the dry season in Borno is extremely harsh.** The AFO forecasts **Very Dry** conditions from December through February. Rivers will slow down or stop flowing. Water will become very scarce.

### The Three Flood Periods for Borno:

| When?                                       | What to Expect                                                                                                                                         | How Serious?   |
|---------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
| April, May, June (Early rains)              | Flooding begins in some areas. Rivers and waterways start to rise.                                                                                     | Low to Medium  |
| July, August, September (Peak rainy season) | This is the most dangerous time for flooding. Heavy rains fill up the Komadugu-Yobe and Ngadda river systems. Dense flooding affects many communities. | Medium to High |
| October, November (Late flooding)           | Flooding continues. Water from the Sahel catchment converges on Lake Chad. Borno sees its peak flood levels in some areas during this period.          | Medium to High |

---

### WHICH PARTS OF BORNO ARE AT RISK

Borno State falls within **Hydrological Area III (Upper Benue)** for some areas and **Hydrological Area VIII (Chad Basin)** for most of the state.

### By the numbers (from NIHSA):

| Season | Risk Level | Number of Communities (across HA-VIII which includes Borno) | What This Means for Borno |
|--------|------------|-------------------------------------------------------------|---------------------------|
|--------|------------|-------------------------------------------------------------|---------------------------|

| Season                      | Risk Level | Number of Communities (across HA-VIII which includes Borno) | What This Means for Borno                                                                                                            |
|-----------------------------|------------|-------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| AMJ (April-May-June)        | High       | 4,441 communities (HA-VIII) + 3,301 communities (HA-III)    | Early flooding begins in some areas.                                                                                                 |
| JAS (July-August-September) | High       | 8,149 communities (HA-VIII) + 6,176 communities (HA-III)    | This is the peak. Widespread flooding across the state. This is when the Komadugu-Yobe and Ngadda river systems are fully inundated. |
| ON (October-November)       | High       | 6,470 communities (HA-VIII) + 4,744 communities (HA-III)    | Late flooding continues. Borno sees peak flood levels in some areas as water converges on Lake Chad.                                 |

**Annual total for Borno:** Borno is among the states with High Flood Risk in all three seasons.

Thousands of communities across the state will see flooding in 2026.

**For roads:** Borno has road sections at risk, but specific numbers are grouped with other states in the AFO table. Check with your local government for road conditions.

## THE KOMADUGU-YOBE AND NGADDA RIVER SYSTEMS

The AFO specifically mentions that during the JAS period, two dominant High Flood Risk clusters emerge in the northeast. One of them is in Borno:

*"The north-east, where dense flooding along the Komadugu-Yobe and Ngadda river systems affects Borno, Yobe, and Jigawa."*

### What this means for Borno:

- The Komadugu-Yobe River (which forms part of the border between Borno and Yobe) will overflow its banks
- The Ngadda River system (which flows into Lake Chad) will also flood
- This is not just a few communities — it is "dense flooding" affecting many areas
- If you live near these rivers, you must prepare for serious flooding

---

### WHEN IS THE WORST TIME FOR BORNO?

The **JAS period (July, August, September)** is the most dangerous for flooding. This is when:

- Heavy rains fall across the Sahel region
- The Komadugu-Yobe and Ngadda rivers swell and overflow
- Farmlands and communities near waterways flood

But the **ON period (October, November)** also brings serious flooding. The AFO says:

*"The ON period sees the highest geographic spread of flood risk for Hydrological Area VIII (Chad Basin). Borno and Yobe record their peak flood levels as water from the Sahel catchment converges on Lake Chad."*

### What this means in simple words:

- In many parts of Nigeria, flooding decreases in October and November
- In Borno, flooding can actually **peak** in October-November
- Do not assume the danger is over after September. Stay alert through November.

---

### THE DROUGHT PROBLEM IN BORNO (COMPOUND RISK)

Borno has a severe problem that southern states do not face. It is called **compound risk** — too much water followed by too little water in the same year.

| Period                         | What Will Happen                      | What This Means for You                                                                                                        |
|--------------------------------|---------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|
| Wet Season (April-September)   | Very Dry to Moderately Dry conditions | Even during the rainy season, Borno does not get much rain. There is already water scarcity in many areas.                     |
| Flood Season (JAS-ON)          | Medium to High flood risk             | When rain does come, it comes hard and fast. Water rushes through rivers and floods low-lying areas. This is "dense flooding." |
| Dry Season (December-February) | Very Dry conditions                   | This is severe. Rivers will decline sharply. Many tributaries will cease flow entirely by December and January.                |

**What this means for Borno farmers and herders:**

- Your crops may be damaged or destroyed by flood during JAS-ON period
- Then your animals may die of thirst in December-February because rivers stop flowing
- You must plan for BOTH too much water and too little water in the same year

The AFO states clearly:

*"Communities relying on these rivers for domestic water supply and livestock watering will require managed water supply interventions."*

**In simple words:** By December and January, the government and aid organizations may need to bring water to communities because the rivers will stop flowing. Do not rely only on outside help. Store water yourself.

---

## THE LAKE CHAD BASIN CONNECTION

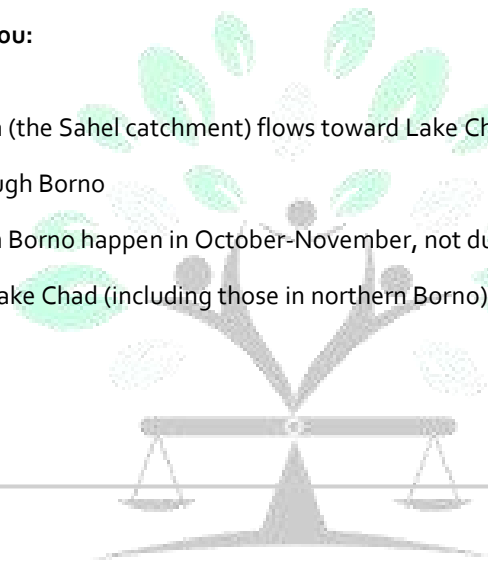
Borno is the heart of the Lake Chad basin. The lake and its surrounding waterways are central to life in the state.

### What the AFO says about the ON period for Borno:

*"Borno and Yobe record their peak flood levels as water from the Sahel catchment converges on Lake Chad."*

### What this means for you:

- Water from a wide area (the Sahel catchment) flows toward Lake Chad
- This water passes through Borno
- The peak flood levels in Borno happen in October-November, not during the main rainy season
- Communities around Lake Chad (including those in northern Borno) should pay special attention to the ON period



## WHAT CROPS ARE AT RISK IN BORNO

Farming in Borno is challenging because of the dry conditions. But when floods come, they can destroy the crops that do grow.

| Crop    | When It Is Most at Risk | What to Do                                                                                                                                                                                                                                  |
|---------|-------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Sorghum | JAS and ON              | Sorghum is a key crop in Borno. It is drought-tolerant but does not like standing water. The ON period flood (October-November) can destroy sorghum still in the field. Plant early-maturing varieties. Harvest before October if possible. |



| Crop                                   | When It Is Most at Risk | What to Do                                                                                                                                          |
|----------------------------------------|-------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|
| Millet                                 | JAS and ON              | Millet is very drought-tolerant but does not like wet feet. Plant on raised beds or ridges in areas that flood. Early-maturing varieties are safer. |
| Maize                                  | JAS (July-September)    | Plant on ridges. Use early to medium-maturing varieties (90-110 days). Plant in batches. Second season maize is very risky.                         |
| Cowpea                                 | JAS (July-September)    | Choose early-maturing varieties. Plant in April-May. Harvest before the peak flood arrives in August-September.                                     |
| Groundnuts                             | ON (October-November)   | Groundnuts are at risk during late flooding. Harvest early or plant in areas away from floodplains.                                                 |
| Rice (where grown, near Lake Chad)     | JAS and ON              | If you grow rice in lowland areas near Lake Chad, plant early. The ON period flood may actually help rice, but too much water will drown it.        |
| Vegetables (tomatoes, peppers, onions) | JAS and ON              | Use raised beds. Onions do not like wet feet — plant on ridges. In Borno's dry conditions, you may need to irrigate vegetables during dry spells.   |

**Special note for Borno farmers:** The AFO says that even during the wet season, Borno will have **Very Dry to Moderately Dry** conditions. This means you cannot rely only on rain. If you can, use irrigation for high-value crops.

---

## WHAT LIVESTOCK FARMERS IN BORNO MUST DO

The dry season (December to February) is a critical danger for livestock in Borno. The AFO says rivers will "cease flow entirely" in many areas. Your animals will have no water unless you store it.

For all livestock owners:

| Action                             | When to Do It                         | Why                                                                                      |
|------------------------------------|---------------------------------------|------------------------------------------------------------------------------------------|
| Vaccinate all animals              | February-March (before rains start)   | Disease spreads faster when animals are stressed by flood or drought                     |
| Deworm all animals                 | Start of rains, then again mid-season | Worms and parasites increase in wet conditions                                           |
| Provide raised housing             | Before April                          | Animals must have dry ground to stand on during floods                                   |
| Store water for dry season         | During flood season (July-October)    | THIS IS CRITICAL. By December, rivers will stop flowing. Store as much water as you can. |
| Cut and store fodder               | June-September                        | Grasses will be gone in dry season. Make hay now.                                        |
| Identify alternative water sources | Before December                       | Where will your animals drink when rivers stop? Boreholes? Stored water?                 |

For cattle herders in Borno:

- The dry season (December-February) will be **Very Dry**. This is severe.
- **Rivers will cease flow entirely** by December and January in many areas.

- Identify alternative water sources now. Do not wait until December.
- **Consider reducing herd size** before the dry season if you cannot secure enough water and pasture.
- Plan migration routes early. Where will you take your cattle when water runs out?
- The Lake Chad area may retain some water longer than other areas, but it is also flood-prone during ON period.
- **Store water in tanks, drums, or constructed ponds during July-October.** This water will save your animals in December-February.

#### **For goat and sheep farmers in Borno:**

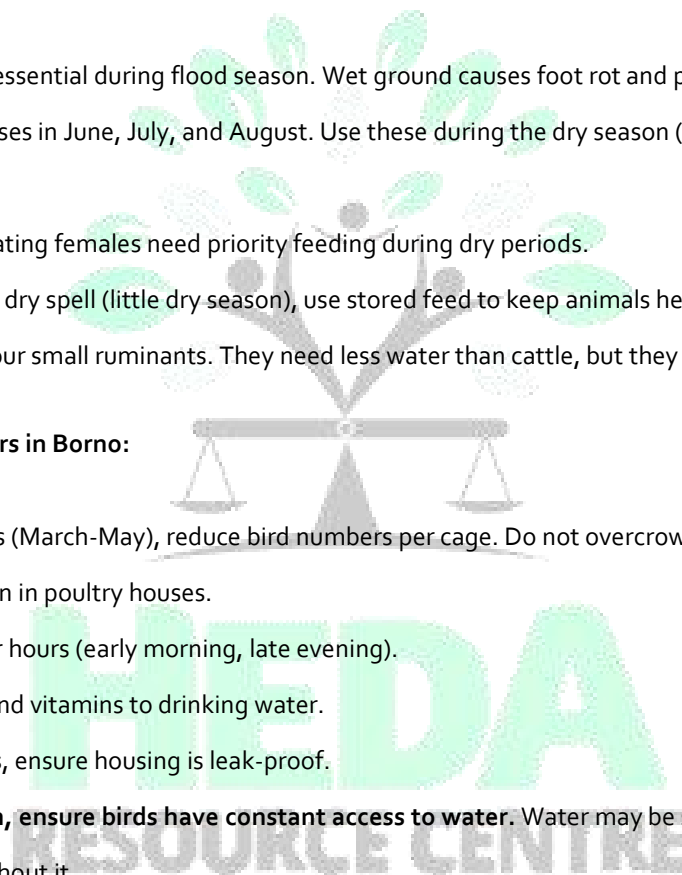
- Raised housing is essential during flood season. Wet ground causes foot rot and pneumonia.
- Cut and store grasses in June, July, and August. Use these during the dry season (December-February).
- Pregnant and lactating females need priority feeding during dry periods.
- During the August dry spell (little dry season), use stored feed to keep animals healthy.
- **Store water** for your small ruminants. They need less water than cattle, but they still need water.

#### **For poultry farmers in Borno:**

- During hot months (March-May), reduce bird numbers per cage. Do not overcrowd.
- Improve ventilation in poultry houses.
- Feed during cooler hours (early morning, late evening).
- Add electrolytes and vitamins to drinking water.
- During heavy rains, ensure housing is leak-proof.
- **During dry season, ensure birds have constant access to water.** Water may be scarce, but birds cannot survive without it.

#### **For camel herders in Borno:**

- Camels are adapted to dry conditions, but even they need water
- The Very Dry conditions from December-February will stress camels
- Ensure camels have access to stored water during dry season
- Camels can tolerate flooding better than cattle, but they still need dry resting areas



## THE AUGUST DRY SPELL (LITTLE DRY SEASON)

The AFO indicates that the dry spell prediction (August Break) is **not applicable** for some areas. But in Borno, you may still experience a reduction in rainfall around August.

### What to do during the August dry spell (if it happens):

- Store water in tanks, drums, or ponds during July for use in August
- Use stored fodder for livestock if grasses dry up
- If you planted second season crops, be prepared to water them if rain stops
- Do not assume the dry spell means the flood season is over. Flooding can return in September and peak in October-November.

## THE COMPOUND RISK SUMMARY FOR BORNO

The AFO includes a summary table for compound flood and drought risk. Here is what it means for Borno:

| Risk Type     | When It Happens                                | What You Should Do                                                                                                                      |
|---------------|------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| Flood risk    | JAS (July-September) and ON (October-November) | Prepare for "dense flooding" along rivers. Clear drainage. Raise livestock housing. Know your evacuation route.                         |
| Drought risk  | Dry season (December-February)                 | Store water during flood season. This is the most important thing you can do. Cut and store fodder. Identify alternative water sources. |
| Compound risk | Both in the same year                          | You must plan for both. Do not focus only on floods and forget about drought. The drought will come right after the floods.             |

---

## 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. **For livestock:** Move animals to higher ground before the water arrives. Do not wait.

---

## WHAT TO PREPARE BEFORE THE FLOODS COME

**Every household in a flood-risk area 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.

**For farmers:** Store harvested crops in elevated storage. Do not keep bags of grain on the floor where floodwater can reach them.

**For livestock owners:** Identify high ground where you can move animals during flooding. Have a plan to move them quickly. **Store water and fodder for the dry season.**

---

## THE DROUGHT PREPARATION YOU NEED (DECEMBER-FEBRUARY)

Because Borno faces **Very Dry** conditions in dry season, you must prepare while there is still water.

This is the most important section for Borno.

| Action                                                        | When to Do It                  | Why                                                                                |
|---------------------------------------------------------------|--------------------------------|------------------------------------------------------------------------------------|
| Store water in tanks, drums, or ponds                         | July-October<br>(flood season) | THIS IS CRITICAL. By December, rivers will stop flowing. Store as much as you can. |
| Cut and store grass for animal feed                           | June-September                 | Pasture will be gone in dry season. Make hay now.                                  |
| Repair wells and boreholes                                    | Before December                | Groundwater levels will drop. Make sure your water source is working.              |
| Reduce herd size if you cannot secure water                   | October-<br>November           | Better to sell animals early than find them dead of thirst in January.             |
| Coordinate with neighbors on water sharing                    | Before dry season              | Communities that plan together survive better.                                     |
| Notify local government if your community has no water source | Before December                | The AFO says "managed water supply interventions" may be needed. Speak up now.     |

---

## THE TWO ZONES OF BORNO: SOUTH VS NORTH

Borno is a large state. Conditions vary between the south (closer to the Benue system) and the north (closer to Lake Chad).

| Zone                                            | Flood Risk                                 | Drought Risk                                         | What You Should Focus On                                                                             |
|-------------------------------------------------|--------------------------------------------|------------------------------------------------------|------------------------------------------------------------------------------------------------------|
| Southern Borno (toward Adamawa)                 | Flood risk from Benue tributaries          | Moderate to high drought risk                        | Prepare for both. Store water for dry season.                                                        |
| Central Borno (Maiduguri and surrounding areas) | Flood risk from Ngadda River               | High drought risk (Very Dry in dry season)           | Focus on water storage. The Ngadda River will flood during JAS, then stop flowing in dry season.     |
| Northern Borno (Lake Chad area)                 | Peak flood in ON period (October-November) | High drought risk (but Lake Chad retains some water) | Prepare for late flooding. Lake Chad may provide some dry season water, but not enough for everyone. |

#### WHO TO CALL FOR HELP IN BORNO

| Agency | What They Do                 | Contact       |
|--------|------------------------------|---------------|
| NIHSA  | Issues flood warnings        | 0800-NIHSA-NG |
| NEMA   | Disaster response and relief | 0800-NEMA-NG  |

| Agency                     | What They Do                      | Contact                                                                |
|----------------------------|-----------------------------------|------------------------------------------------------------------------|
| Borno State SEMA           | State-level emergency response    | Contact your LGA Agriculture Officer or LGA Chairman for local numbers |
| NiMet                      | Weather forecasts                 | <a href="http://www.nimet.gov.ng">www.nimet.gov.ng</a>                 |
| Lake Chad Basin Commission | Manages Lake Chad water resources | Ask your LGA chairman for contact information                          |

#### THE BOTTOM LINE FOR BORNO

- **You will see "dense flooding" in 2026** along the Komadugu-Yobe and Ngadda river systems. The worst months for flooding are July, August, and September. But October and November also bring peak flood levels in some areas.
- **You have compound risk:** Floods in wet season, then **Very Dry** conditions in dry season (December-February). Rivers will stop flowing entirely in many areas.
- **The dry season in Borno is severe.** The AFO says "managed water supply interventions" will be needed. But do not rely only on government help. Store water yourself during the flood season.
- **If you live in northern Borno (Lake Chad area):** Your peak flooding may come in October-November. Pay attention to the ON period.
- **Farmers:** Plant early-maturing varieties. Harvest before October if possible. Even during wet season, conditions are Very Dry to Moderately Dry — you may need irrigation.
- **Livestock owners:** THIS IS CRITICAL. Store water during July-October for the dry season. Cut and store fodder. By December, rivers will stop flowing. Your animals will have no water unless you stored it.
- **Cattle herders:** Consider reducing herd size before the dry season. Identify alternative water sources now. Plan migration routes early.



- **Do not wait until water arrives.** Prepare your emergency kit, know your escape route, and store water for the dry season.

---

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

**PREPARE NOW. DO NOT WAIT.**

