

2026 FLOOD GUIDE FOR CROSS RIVER 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 CROSS RIVER IN 2026

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

Why is Cross River so vulnerable? Three big reasons:

First, the Cross River itself flows through the state. This is one of the major river systems in southern Nigeria. When heavy rains fall upstream, the river swells and overflows its banks.

Second, Cross River is in the coastal zone. Parts of the state face the Atlantic Ocean, which means you are vulnerable to coastal storm surges and tidal flooding.

Third, Cross River receives very high rainfall. The AFO forecasts **Moderately Wet to Very Wet** conditions for the South-South zone during the wet season. This means more water than usual will fall on Cross River.

The Three Flood Periods for Cross River:

When?	What to Expect	How Serious?
April, May, June (Early rains)	Rains intensify. The Cross River and other waterways begin to rise. Low-lying areas see water.	Low to Medium
July, August, September (Peak rainy season)	This is the most dangerous time. Heavy rains fill up the Cross River. Water spills onto roads and into communities.	Medium to High
October, November (Late flooding)	Flooding continues. Water from upstream areas slowly moves down. Coastal areas may see storm surges.	Medium to High

WHICH PARTS OF CROSS RIVER ARE AT RISK

Cross River State falls within **Hydrological Area IV (Lower Benue)** for some areas and **Hydrological Area VII (Eastern Littoral)** for most of the state.

By the numbers (from NIHSA):

Season	Risk Level	Number of Communities (across HA-VII which includes Cross River)	What This Means for Cross River
AMJ (April-May-June)	High	1,190 communities (HA-VII) + 1,964 communities (HA-IV)	Early flooding begins. Low-lying areas near the Cross River see water.

Season	Risk Level	Number of Communities (across HA-VII which includes Cross River)	What This Means for Cross River
JAS (July-August-September)	High	1,433 communities (HA-VII) + 2,399 communities (HA-IV)	This is peak flooding. Widespread inundation along the Cross River corridor.
ON (October-November)	High	1,216 communities (HA-VII) + 2,026 communities (HA-IV)	Late flooding continues. Do not assume the danger is over after September.

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

For roads: Cross River has **42 road sections** identified as at risk of flooding in 2026 (Table 4.26 of the AFO).

THE CROSS RIVER: YOUR MAIN FLOOD DANGER

The Cross River is the dominant waterway in the state. It flows from the highlands of Cameroon through Cross River State and into the Atlantic Ocean.

What the AFO says about the Cross River basin:

The PRESAGG 2026 regional forecast (from AGRHYMET, cited in the AFO) predicts **above-normal river flows** for coastal basins in southern Nigeria.

What this means for Cross River:

- The Cross River will carry **more water than usual** in 2026
- Low-lying areas along the river will be at higher risk of flooding

- Communities in Afikpo North, Afikpo South (these are mentioned in the NiMet guide but the AFO confirms the general risk for the Cross River basin), Ikom, Obubra, and other riverine areas should be especially vigilant
 - The river will rise earlier and stay higher for longer
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WHEN IS THE WORST TIME FOR CROSS RIVER?

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

- Heavy monsoon rains fall across the Cross River basin
- The Cross River swells and overflows its banks
- Tributaries and creeks also flood
- Farmlands and communities near the river are inundated

The **ON period (October, November)** also remains risky. Do not assume the danger is over after September. Recession flooding can continue for weeks.

ABOVE-NORMAL RAINFALL WARNING FOR CROSS RIVER

The PRESAGG 2026 forecast (from AGRHYMET, cited in the AFO) specifically predicts **above-normal river flows** for coastal basins in southern Nigeria.

What this means for Cross River:

- You will likely receive **more water than usual** during the 2026 rainy season
- The Cross River and its tributaries will carry higher volumes of water
- Low-lying communities along the river face higher risk of inundation
- The growing season will be wetter than normal

This is not a normal year. Prepare for more water than usual.

The AFO states:

"Above-normal river flows forecast for coastal basins confirm the High Flood Risk classification for South-South and coastal communities in Bayelsa, Delta, Rivers, and Cross River states."

Cross River is specifically named. Take this seriously.

COASTAL FLOODING: WHAT YOU NEED TO KNOW

Parts of Cross River (especially the southern areas near the Atlantic Ocean) face coastal flooding from storm surges.

Signs that a coastal flood may be coming:

- Strong wind blows from the ocean toward the land for many hours
- The water level in creeks and rivers rises even when there has been no rain
- The tide is unusually high
- Local authorities issue a warning

What to do if you live near the coast:

- Know the highest ground in your area. This is where you will go.
- Do not wait for official warnings if you see the ocean water rising unusually high
- Move your belongings to higher levels in your home
- If you have a boat, secure it or move it to a safe place
- Listen to radio broadcasts for updates

WHAT CROPS ARE AT RISK IN CROSS RIVER

Cross River has rich farmland, especially along the Cross River valley. 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)	Cross River grows rice in lowland areas. Plant with first rains in March-April. Prepare small walls to hold water, but also clear drainage channels. Late-season rice is at risk in October-November. Plant early-maturing varieties.
Cassava	Year-round but worse in JAS and ON	Plant on mounds or ridges. Cassava does not like wet feet. With above-normal rainfall, ridges are essential. Choose early to medium-maturing varieties (8-12 months).
Yam	JAS (July-September)	Plant on mounds in March-April. Plant in batches. Harvest before October if possible.
Maize	JAS (July-September)	Plant on ridges. Use early to medium-maturing varieties (90-110 days). Plant in batches.
Vegetables (waterleaf, fluted pumpkin (ugwu), okra, pepper, tomatoes)	JAS and ON	Use raised beds. Waterleaf and fluted pumpkin can handle wet conditions but still need good drainage. During heavy rain, watch for fungal diseases.
Cocoa	Year-round	Cocoa farms in Cross River are mostly on higher ground, but low-lying farms near rivers may flood. Ensure drainage channels are clear. Watch for black pod disease (increased by wet conditions).

Crop	When It Is Most at Risk	What to Do
Plantain and Banana	Year-round	These crops can tolerate wet conditions but do not like standing water. Ensure good drainage around the base of each plant.
Cocoyam	JAS and ON	Cocoyam does well in wet conditions but still needs good drainage. Plant on mounds.

Special note for cocoa farmers in Cross River: The above-normal rainfall and flooding may increase the risk of **black pod disease**, which thrives in wet conditions. Watch your cocoa farms carefully. Remove infected pods promptly.

WHAT LIVESTOCK AND FISH FARMERS IN CROSS RIVER 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.
Prepare for heat	March-May (hot months)	Provide shade and plenty of water
Have an evacuation plan for animals	Before flood season	Where will you take your animals when water rises?

For poultry farmers in Cross River:

- Reduce the number of birds per cage. Do not overcrowd.
- Open the sides of your poultry house for ventilation.
- Feed birds early in the morning and late in the evening (cooler hours).
- Add vitamins and electrolytes to drinking water.
- Never leave birds without water. Check twice every day.
- During heavy rains, ensure housing is leak-proof and raised off the ground.
- Watch for **coccidiosis** — wet litter increases this disease. Keep litter dry.

For goat and sheep farmers in Cross River:

- 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 and July. Use these during the August dry spell when grass may be scarce.
- During heavy rains and flooding, move animals to higher ground.

For pig farmers in Cross River:

- Pigs must have dry sleeping areas. Wet conditions cause pneumonia.
- Provide shaded mud holes for pigs to cool themselves (pigs do not sweat).

- During hot May, ensure plenty of clean drinking water.
- In flood-prone areas (near the Cross River), have a plan to move pigs to higher ground.

For fish farmers in Cross River (VERY IMPORTANT for this state):

Fish farming is a major livelihood in Cross River, especially in riverine areas.

Action	When to Do It	Why
Strengthen pond walls and embankments	Before heavy rains (March-June)	Floodwaters can wash away weak walls. Your fish will escape.
Clear drainage channels	Before April	Prevent overflow into your ponds from surrounding water
Install screens or netting at water inlets	Before April	Stop debris from entering and stop fish from escaping
Raise pond walls higher than normal	Before flood season	With above-normal rainfall, water levels will be higher than usual
Have harvest nets ready	Before JAS period	If flooding threatens, you may need to harvest quickly
Monitor water quality	Throughout rainy season	Inflow from floods can change water temperature and oxygen levels suddenly
Consider moving fish to cages in protected creeks	Before flood season	Cages may be safer than ponds during extreme flooding

Special warning for fish farmers near the Cross River: The river will carry more water than usual in 2026. Your ponds can overflow or wash away. Strengthen your walls more than you think you need.

THE ROAD DISRUPTION WARNING

Cross River has **42 road sections** at risk of flooding in 2026.

What this means:

- Many roads, especially those near the Cross River, will become impassable during the flood season
- You may not be able to travel between communities
- Markets may become inaccessible
- Emergency services may not reach you quickly
- The important road connecting Calabar to other parts of the state may be affected

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 September
- Identify alternative routes before roads are flooded
- Listen to NIHSA and NEMA warnings about road closures



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.

If you are in a coastal area: Pay attention to wind and ocean conditions, not just rain. Storm surges can come even when it is not raining.

WHAT TO PREPARE BEFORE THE FLOODS COME

Every household in a flood-risk area (especially along the Cross 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: Store harvested crops in elevated storage. Do not keep bags of grain on the floor where floodwater can reach them.

For fish farmers: Have a plan to harvest fish early or move them to safety if flooding threatens your ponds.

THE GOOD NEWS FOR CROSS RIVER

Unlike northern states, Cross River does not face severe drought during the dry season.

Dry season outlook (October 2026 - March 2027):

Zone	Forecast	What This Means
South-South (including Cross River)	Slightly Wet to Moderately Wet	You will have water throughout the dry season. No drought vulnerability.

This means you do not need to worry about rivers stopping or severe water scarcity.

However, note that the ON period (October-November) is still part of the dry season outlook. This means during the early dry season, conditions will be Slightly Wet to Moderately Wet — enough water to cause flooding from recession flows.



WHO TO CALL FOR HELP IN CROSS RIVER

Agency	What They Do	Contact
NIHSA	Issues flood warnings	0800-NIHSA-NG
NEMA	Disaster response and relief	0800-NEMA-NG
Cross River 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 CROSS RIVER

- **You are one of the Top 10 most flood-vulnerable states in Nigeria.** Take this seriously.
- **The worst months are July, August, and September.** But October and November also bring risk.
- **The Cross River will carry above-normal water levels in 2026.** This is not a normal year. Prepare for more water than usual.
- **Cross River is specifically named in the AFO** as a coastal state with above-normal river flows and High Flood Risk.
- **42 road sections in Cross River are at risk of flooding.** Stock up on supplies before the flood peak.
- **Farmers:** Plant on mounds or ridges. Clear drainage channels. Watch for fungal diseases (especially black pod disease in cocoa).
- **Fish farmers:** Strengthen pond walls. Raise walls higher than normal. Have harvest nets ready.
- **Cocoa farmers:** Watch for black pod disease. Remove infected pods promptly. Ensure drainage channels are clear.
- **The good news:** You do not face severe drought like northern states. Your dry season will have Slightly Wet to Moderately Wet conditions.
- **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.

