

2026 FLOOD GUIDE FOR GOMBE 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 GOMBE IN 2026

Gombe State faces serious flooding in 2026, especially in its low-lying areas and communities along river courses. The state is part of the Upper Benue hydrological zone, which means water that falls in Gombe flows into the Benue River system.

Why is Gombe vulnerable to flooding? Three main reasons:

First, Gombe has several rivers and streams. The Gongola River and other waterways flow through the state. When heavy rains fall, these rivers swell and overflow into nearby communities.

Second, Gombe is in the Upper Benue zone. The AFO places Gombe in Hydrological Area III (Upper Benue). This means the state is affected by flooding from the Benue River system, as well as local flooding.

Third, Gombe has a compound risk problem. Like other northern states, Gombe faces both flooding in the rainy season and dry conditions in the dry season. You must plan for both.

The Three Flood Periods for Gombe:

When?	What to Expect	How Serious?
April, May, June (Early rains)	Rains intensify. Rivers begin to rise. Low-lying areas near rivers see water.	Low to Medium
July, August, September (Peak rainy season)	This is the most dangerous time. Heavy rains fill up rivers. Flooding spreads to low-lying communities.	Medium to High
October, November (Late flooding)	Flooding continues. Water from upstream areas moves down. Late-season crops are at risk.	Medium to High

WHICH PARTS OF GOMBE ARE AT RISK

Gombe State falls within **Hydrological Area III (Upper Benue)** . This means Gombe is in the same flood zone as Adamawa, Bauchi, Plateau, Taraba, and parts of Borno and Yobe.

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

Season	Risk Level	Number of Communities (across HA-III which includes Gombe)	What This Means for Gombe
AMJ (April-May-	High	3,301 communities (for Adamawa,	Early flooding begins. Low-

Season	Risk Level	Number of Communities (across HA-III which includes Gombe)	What This Means for Gombe
June)		Bauchi, Borno, Gombe, Taraba, Yobe combined)	lying areas near rivers see water.
JAS (July-August-September)	High	6,176 communities (for Adamawa, Bauchi, Borno, Gombe, Plateau, Taraba, Yobe combined)	This is peak flooding. Widespread inundation across low-lying areas.
ON (October-November)	High	4,744 communities (for Adamawa, Bauchi, Borno, Gombe, Plateau, Taraba, Yobe combined)	Late flooding continues. Late-season crops are at risk.

Annual total for Gombe: Gombe is among the states with High Flood Risk across all three seasons. Many communities across the state will see flooding in 2026.

For roads: The AFO's road risk table (Table 4.26) does not list Gombe separately. This suggests that Gombe has fewer than 15 road sections at risk (the table only lists states with 15 or more).

WHEN IS THE WORST TIME FOR GOMBE?

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

- Heavy monsoon rains fall across the state
- The Gongola River and other waterways swell and overflow
- Low-lying communities are inundated
- Farmlands near rivers are flooded

The **ON period (October, November)** also carries significant risk, especially for farmers. Late-season crops that are still in the field can be destroyed by recession flooding.

Do not assume the danger is over after September. Stay alert through November.

THE GONGOLA RIVER: YOUR MAIN FLOOD DANGER

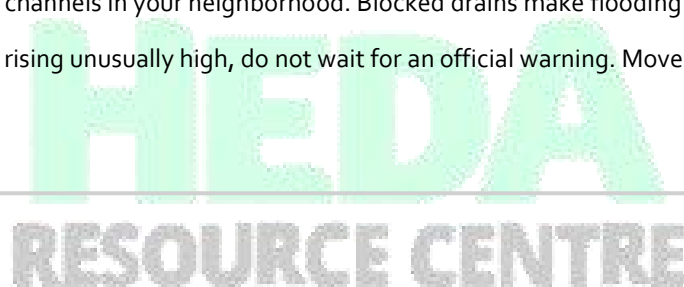
The Gongola River is the main river in Gombe State. It flows through several Local Government Areas and eventually joins the Benue River.

What you should know about the Gongola River:

- It is fed by rainfall from a wide area, including the highlands of Gombe and surrounding states
- When upstream areas get heavy rain, the river can rise quickly
- Low-lying communities along the river are at highest risk
- The river's floodplain includes many farming areas

What to do if you live near the Gongola River:

- Know the nearest high ground. Where will you go if the river rises?
- Pay attention to NIHSA warnings. Do not ignore them.
- Clear the drainage channels in your neighborhood. Blocked drains make flooding worse.
- If you see the river rising unusually high, do not wait for an official warning. Move to higher ground.



THE DROUGHT PROBLEM IN GOMBE (COMPOUND RISK)

Gombe has a serious 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
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Period	What Will Happen	What This Means for You
Wet Season (April-September)	Slightly Dry to Normal conditions	Gombe gets moderate rainfall. Not as much as the south, but enough for farming.
Flood Season (JAS-ON)	Medium to High flood risk	When rain does come, it can come hard and fast. Rivers overflow. Low-lying areas flood.
Dry Season (December-February)	Moderately Dry to Very Dry conditions	Rivers will slow down. Water will become harder to find.

What this means for Gombe farmers and herders:

- Your crops may be damaged by flood during JAS-ON period
- Then your animals may struggle to find water in December-February
- You must plan for BOTH too much water and too little water in the same year

WHAT CROPS ARE AT RISK IN GOMBE

Gombe is a major agricultural state, known for maize, sorghum, millet, groundnuts, and cotton. Here is how different crops will be affected.

Crop	When It Is Most at Risk	What to Do
Maize	JAS (July-September)	Plant on ridges. Use early to medium-maturing varieties (90-110 days). Plant in batches. Second season maize is at risk in ON period.

Crop	When It Is Most at Risk	What to Do
Sorghum	JAS and ON	Sorghum is a key crop in Gombe. The ON period flood (October-November) can destroy sorghum still in the field. Plant early-maturing varieties. Harvest before October if possible.
Millet	JAS and ON	Millet is drought-tolerant but does not like standing water. Plant on raised beds or ridges in areas that flood. Early-maturing varieties are safer.
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.
Cotton	JAS and ON	Cotton does not like wet feet. Plant on ridges. Harvest before October if possible. Wet conditions can increase boll rot.
Rice (where grown, in lowland areas)	JAS and ON	If you grow rice in lowland areas, plant early. Clear drainage channels. Prepare small walls to hold water, but do not let water sit too deep.
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 note for Gombe farmers:

Because Gombe is in **High Flood Risk** during JAS, you will see significant flooding in low-lying agricultural areas. The main dangers are:

1. **Waterlogging** in low-lying fields (standing water that drowns crops)
2. **Fungal diseases** in many crops (especially in sorghum and maize)
3. **Late flooding** in ON period (October-November) destroying late-season crops

What to do about waterlogging: Dig drainage channels in your fields to let excess water escape.

Plant on ridges or mounds for all crops that do not like wet feet.

What to do about fungal diseases: In sorghum and maize, space plants properly so air can flow.

Remove infected plants promptly.

What to do about late flooding: Plant early-maturing varieties. Try to harvest before October. If you must plant late-season crops, plant them on higher ground.

WHAT LIVESTOCK AND FISH FARMERS IN GOMBE 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?
Store water for dry season	During flood season (July-October)	By December, water will be harder to find
Cut and store fodder	June-September	Grasses will be scarce in dry season. Make hay now.

For cattle herders in Gombe:

- The dry season (December-February) will be **Moderately Dry to Very Dry**.
- 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 Gongola River valley may retain some water longer than other areas, but it is also flood-prone during JAS.

For goat and sheep farmers in Gombe:

- 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.

For poultry farmers in Gombe:

- 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.

For fish farmers in Gombe:

Fish farming is growing in Gombe, especially in areas with access to water.

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 High Flood Risk, water levels will be higher than usual
Have harvest nets ready	Before JAS period	If flooding threatens, you may need to harvest quickly

Action	When to Do It	Why
Monitor water quality	Throughout rainy season	Inflow from floods can change water temperature and oxygen levels suddenly

THE AUGUST DRY SPELL (LITTLE DRY SEASON)

Gombe may experience a reduction in rainfall around August (the "August Break").

What to do during the August dry spell:

- Store water in tanks, drums, or ponds during July for use in August
- If you have vegetable farms, be prepared to water them if rain stops
- Use stored fodder for livestock if grasses dry up
- Do not assume the dry spell means the flood season is over. Flooding can return in September and continue into ON period.

THE COMPOUND RISK SUMMARY FOR GOMBE

Here is what the compound flood and drought risk means for Gombe:

Risk Type	When It Happens	What You Should Do
Flood risk	JAS (July-September) and ON (October-November)	Prepare for flooding. Clear drainage. Raise livestock housing. Know your evacuation route. Plant early-maturing crops.

Risk Type	When It Happens	What You Should Do
Drought risk	Dry season (December-February)	Store water during flood season. 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.

If you are in a low-lying area near the Gongola River: Pay attention to the river level. If you see it rising unusually high, do not wait for an official warning. Move to higher ground.

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.
- Do not throw garbage into drains.

For farmers: Store harvested crops in elevated storage. Dig drainage channels in low-lying fields. Plant early-maturing varieties.

For livestock owners: Identify high ground where you can move animals during flooding. Store water and fodder for the dry season.

THE DROUGHT PREPARATION YOU NEED (DECEMBER-FEBRUARY)

Because parts of Gombe face **Moderately Dry to Very Dry** conditions in dry season, you must prepare while there is still water.

Action	When to Do It	Why
Store water in tanks, drums, or ponds	July-October (flood season)	By December, water will be harder to find. Store as much as you can.
Cut and store grass for animal feed	June-September	Pasture will be dry and scarce in dry season. Make hay now.

Action	When to Do It	Why
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-November	Better to sell animals early than find them weak from thirst.
Coordinate with neighbors on water sharing	Before dry season	Communities that plan together survive better.



WHO TO CALL FOR HELP IN GOMBE

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

- **You will see significant flooding in 2026.** Gombe is in High Flood Risk during AMJ, JAS, and ON.
- **The worst months are July, August, and September (JAS).** This is the peak flood season for the state.
- **October and November also carry risk** from recession flooding and late-season crop damage.
- **The Gongola River is your main flood danger.** Low-lying communities along the river are at highest risk.
- **You have compound risk:** Floods in wet season, then Moderately Dry to Very Dry conditions in dry season (December-February). Plan for both.
- **Farmers:** Plant early-maturing varieties. Dig drainage channels. Harvest before October if possible. Watch for fungal diseases in sorghum and maize.
- **Livestock owners:** Store water and fodder during flood season for the dry season. Identify alternative water sources before December.
- **The dry season will be Moderately Dry to Very Dry.** Water will be harder to find. Prepare now.
- **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.

HEDA
RESOURCE CENTRE