

2026 FLOOD GUIDE FOR KOGI 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 KOGI IN 2026

Kogi State is one of the most flood-vulnerable states in all of Nigeria. In fact, Kogi is **the most vulnerable state** in the entire country. The government has listed Kogi at the **very top of the Top 10 States at High Risk** for flooding in 2026.

Why is Kogi so uniquely vulnerable? One big, critical reason:

Kogi is the Confluence State. The River Niger and the River Benue — Africa's two most prominent rivers — meet at Lokoja, the capital of Kogi State. This means Kogi receives floodwater from **everywhere upstream**:

- Water from the Niger River flows down from Guinea, Mali, Niger, and through Nigeria (from Kebbi, Niger, Kwara)

- Water from the Benue River flows down from Cameroon (Lagdo Dam), through Adamawa, Taraba, Benue, and Nasarawa
- ALL of this water meets in Kogi

The Three Flood Periods for Kogi:

When?	What to Expect	How Serious?
April, May, June (Early rains)	Rivers begin to rise. Low-lying communities near the Niger and Benue rivers start to see water.	Low to Medium
July, August, September (Peak rainy season)	This is very dangerous. Both rivers swell. Water levels rise rapidly.	Medium to High
October, November (Late flooding - EXTREMELY DANGEROUS FOR KOGI)	This is the worst time for Kogi. The peak flood from both rivers arrives. Lokoja records its highest water levels.	High

RESOURCE CENTRE

THE LOKOJA GAUGE STATION: YOUR CRITICAL EARLY WARNING

NIHSA has a monitoring station at **Lokoja** at the exact point where the Niger and Benue rivers meet. This is the most important flood warning station in all of Nigeria.

What Was Recorded in 2025	What Is Expected in 2026
Peak discharge: 16,358 cubic metres per second	Projected peak: 17,500 to 22,000 cubic metres per second
Peak arrived on October 20	Expected to be High Flood Risk

What these numbers mean:

- In 2025, the peak was 16,358 m³/s. This is already a very high number.
- In 2026, the projected peak is **17,500 to 22,000 m³/s** — even higher than 2025.
- The AFO says this is comparable to 2025 or **slightly more severe**.

Why this matters to you: When the water level at Lokoja rises above normal, communities along both rivers will flood. Pay attention to NIHSA warnings. Do not ignore them. This is the most important flood warning in Nigeria.

WHICH PARTS OF KOGI ARE AT RISK

Kogi State is unique because it falls within **THREE Hydrological Areas**:

- **Hydrological Area II (Niger Central)** — parts of the state along the Niger River
- **Hydrological Area IV (Lower Benue)** — parts of the state along the Benue River
- **Hydrological Area V (Niger Delta)** — southern parts of the state

By the numbers (from NIHSA across all three HAs):

Season	Risk Level	Number of Communities (across HAs that include Kogi)	What This Means for Kogi
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Season	Risk Level	Number of Communities (across HAs that include Kogi)	What This Means for Kogi
AMJ (April-May-June)	High	Part of 5 states including Kogi — 1,147 communities (HA-II) + 1,964 communities (HA-IV) + 531 communities (HA-V)	Early flooding begins. Low-lying areas near both rivers see water.
JAS (July-August-September)	High	Part of 8 states including Kogi — 1,832 communities (HA-II) + 2,399 communities (HA-IV) + 863 communities (HA-V)	This is peak flooding. Widespread inundation across the state.
ON (October-November)	High	Part of 8 states including Kogi — 1,405 communities (HA-II) + 2,026 communities (HA-IV) + 587 communities (HA-V)	Late flooding continues. This is when Lokoja sees its highest levels.

Annual total for Kogi: Kogi is the **number one** state on the Top 10 High Risk list. Thousands of communities across the state will see flooding in 2026.

For roads: Kogi has **58 road sections** identified as at risk of flooding in 2026 (Table 4.26 of the AFO).



THE URBAN FLOOD HOTSPOT: LOKOJA

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

Rank	State	Specific Location	Main Flood Cause	Risk Level
3	Kogi	Lokoja	Niger-Benue confluence overflow; floodplain	High

Rank	State	Specific Location	Main Flood Cause	Risk Level
			communities	

What this means for Lokoja:

- The Niger-Benue confluence will overflow its banks
- Lokoja, which sits at the meeting point of these two rivers, is highly susceptible to flooding
- The city occupies low-lying plains
- Water will enter homes, businesses, and government buildings
- Floodplain communities around Lokoja will be inundated

If you live in Lokoja or any community near the Niger or Benue rivers, you must take flooding extremely seriously in 2026.

WHEN IS THE WORST TIME FOR KOGI?

The **ON period (October, November)** is the most dangerous for Kogi. This is when:

- The peak discharge from both rivers arrives at the confluence
- In 2025, the peak arrived on October 20
- In 2026, the projected peak is expected between September and October
- Water levels remain high for many weeks

The AFO states:

"The 2025 peak discharge of 16,358 m³/s occurred on 20 October — approximately four days later and 15 per cent lower than the 2024 peak of 19,130 m³/s. The flood pulse remained above the Medium Flood Risk threshold for approximately six weeks, from late September through early November."

What this means for Kogi in 2026:

- The flood pulse will last for many weeks — not just a few days
 - Expect high water levels from **late September through early November**
 - Do not assume the danger is over after one week of flooding
 - The flood will linger
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THE CONFLUENCE: WHY KOGI IS THE MOST VULNERABLE

No other state in Nigeria receives floodwater from two major rivers at the same time.

The Niger River brings water from:

- Guinea, Mali, Niger (international)
- Kebbi, Niger, Kwara (in Nigeria)

The Benue River brings water from:

- Cameroon (Lagdo Dam)
- Adamawa, Taraba, Benue, Nasarawa (in Nigeria)

When both rivers are high at the same time (which happens in October-November), Kogi floods.

The AFO's River Niger discharge forecast at Lokoja shows that the 2026 projected peak is **17,500 to 22,000 m³/s** — higher than 2025.

Prepare for a flood that could be worse than 2025.

WHAT CROPS ARE AT RISK IN KOGI

Kogi is a major agricultural state, with farming along the floodplains of both rivers. Here is how different crops will be affected.

Crop	When It Is Most at Risk	What to Do
Rice (lowland/fadama)	JAS and ON (especially ON)	Rice is grown along both river floodplains. Plant early-maturing varieties in March-April. Prepare small walls (bunds) to control water. Clear drainage channels. The ON period flood is the biggest danger — harvest before October if possible.
Yam	JAS (July-September)	Plant on mounds in March-April. Plant in batches. Harvest before October if possible.
Cassava	JAS and ON	Plant on mounds or ridges. 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 is at high risk in ON period.
Sorghum	JAS and ON	Plant early-maturing varieties. Harvest before October if possible.
Groundnuts	ON (October-November)	Groundnuts are at risk during late flooding. Harvest early.
Vegetables (tomatoes, peppers)	JAS and ON	Use raised beds. Watch for fungal diseases.

Crop	When It Is Most at Risk	What to Do
Fishing communities	ON (October-November)	While flooding is dangerous, some fishing communities depend on high water. But be careful — floodwaters can be unpredictable.

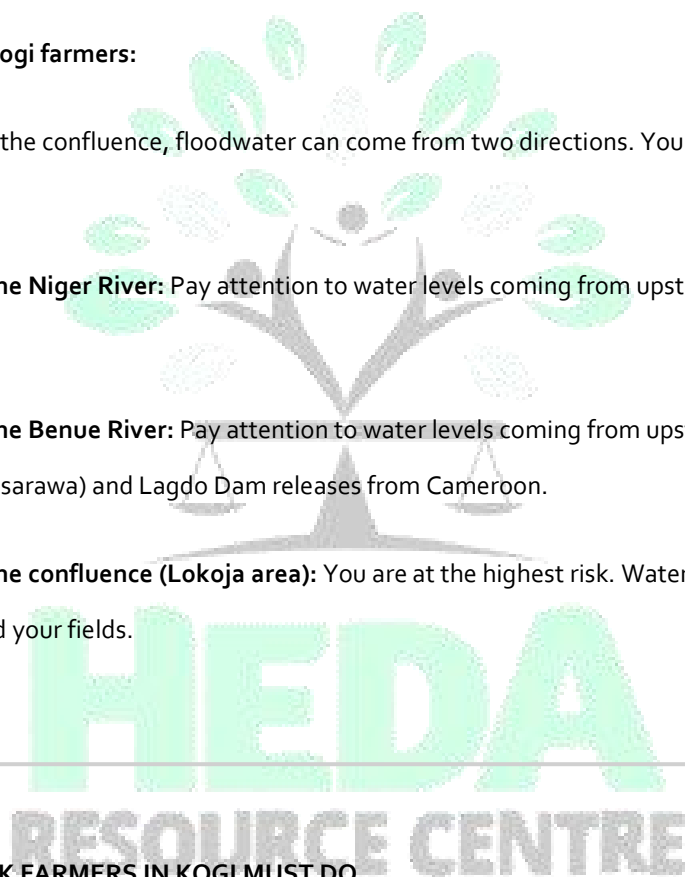
Special note for Kogi farmers:

Because Kogi is at the confluence, floodwater can come from two directions. You need to watch both rivers.

If you farm near the Niger River: Pay attention to water levels coming from upstream (Kebbi, Niger, Kwara).

If you farm near the Benue River: Pay attention to water levels coming from upstream (Adamawa, Taraba, Benue, Nasarawa) and Lagdo Dam releases from Cameroon.

If you farm near the confluence (Lokoja area): You are at the highest risk. Water from both rivers will meet and flood your fields.



WHAT LIVESTOCK FARMERS IN KOGI 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

Action	When to Do It	Why
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. 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 Kogi:

- The floodplains of the Niger and Benue are major grazing areas, but they are also flood-prone
- During JAS and especially ON (October-November), move cattle away from the river floodplains
- 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-November flood peak can happen suddenly. Do not wait. Move cattle early.

For goat and sheep farmers in Kogi:

- 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.

For poultry farmers in Kogi:

- 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.
- During flooding, ensure housing is raised off the ground and leak-proof.

For fish farmers in Kogi:

Action	When to Do It	Why
Strengthen pond walls and embankments	Before heavy rains (March-June)	Floodwaters from two rivers can wash away weak walls
Clear drainage channels	Before April	Prevent overflow into your ponds
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 two rivers flooding, water levels will be very high
Have harvest nets ready	Before JAS period	If flooding threatens, you may need to harvest quickly

THE ROAD DISRUPTION WARNING

Kogi has **58 road sections** at risk of flooding in 2026.

What this means:

- Many roads, especially those near the Niger and Benue rivers, will become impassable
- The roads connecting Lokoja to other towns will be affected
- You may not be able to travel between communities
- Markets may become inaccessible
- Emergency services may not reach you quickly
- The confluence area (Lokoja) will be especially affected

What you should do:

- Stock up on essential supplies (food, medicine, fuel) before 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

THE DROUGHT SITUATION IN KOGI

Unlike states in the far north, Kogi does not face severe drought. But the dry season is drier than normal.

Wet season outlook (April-September 2026):

Zone	Forecast	What This Means
North-Central (including Kogi)	Slightly Dry to Normal	You will have near-normal rainfall.

Dry season outlook (October 2026 - March 2027):

Zone	Forecast	What This Means
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Zone	Forecast	What This Means
North-Central (including Kogi)	Moderately Dry to Slightly Dry	The dry season will be drier than normal.

What this means for Kogi:

- You do not have the extreme "Very Dry" drought of the far north
- But the dry season after the floods will be drier than normal
- The AFO notes a **worsening drought trend** in the Niger-Kogi-Kwara corridor 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. **For livestock:** Move animals to higher ground before the water arrives. Do not wait.

If you are in Lokoja or near the confluence: Pay attention to both rivers. If you see either river rising unusually high, do not wait for an official warning. Move to higher ground. The confluence means water can rise from two directions.

WHAT TO PREPARE BEFORE THE FLOODS COME

Every household in Kogi (especially in Lokoja and along both rivers) 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. If possible, move stored crops away from both river floodplains.

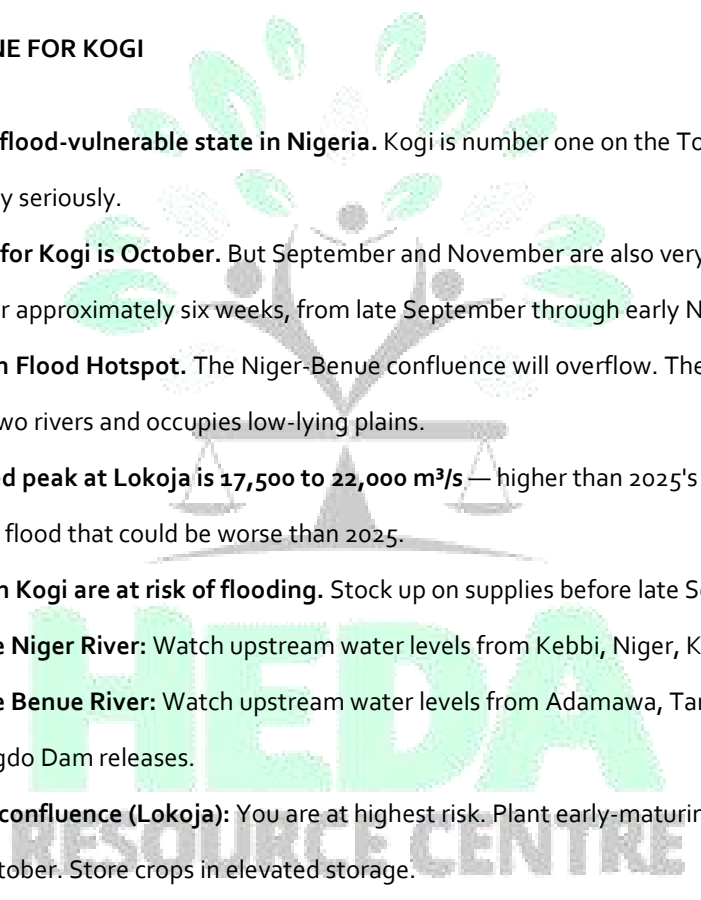
For livestock owners: Identify high ground where you will move animals during flooding. The October-November flood peak is the biggest danger. Move animals before October.

WHO TO CALL FOR HELP IN KOGI

Agency	What They Do	Contact
NIHSA	Issues flood warnings. Monitors Lokoja gauge station.	0800-NIHSA-NG
NEMA	Disaster response and relief	0800-NEMA-NG
Kogi State SEMA	State-level emergency response	Contact your LGA Agriculture Officer or LGA Chairman for local numbers

Agency	What They Do	Contact
NiMet	Weather forecasts	www.nimet.gov.ng

THE BOTTOM LINE FOR KOGI

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- **You are the most flood-vulnerable state in Nigeria.** Kogi is number one on the Top 10 High Risk list. Take this extremely seriously.
 - **The worst month for Kogi is October.** But September and November are also very dangerous. The flood pulse lasts for approximately six weeks, from late September through early November.
 - **Lokoja is an Urban Flood Hotspot.** The Niger-Benue confluence will overflow. The city sits at the meeting point of two rivers and occupies low-lying plains.
 - **The 2026 projected peak at Lokoja is 17,500 to 22,000 m³/s** — higher than 2025's peak of 16,358 m³/s. Prepare for a flood that could be worse than 2025.
 - **58 road sections in Kogi are at risk of flooding.** Stock up on supplies before late September.
 - **Farmers along the Niger River:** Watch upstream water levels from Kebbi, Niger, Kwara.
 - **Farmers along the Benue River:** Watch upstream water levels from Adamawa, Taraba, Benue, Nasarawa, and Lagdo Dam releases.
 - **Farmers near the confluence (Lokoja):** You are at highest risk. Plant early-maturing varieties. Harvest before October. Store crops in elevated storage.
 - **Livestock owners:** Move animals to higher ground before October. The October-November 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 from September through November.
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This information comes directly from the NIHSA 2026 Annual Flood Outlook.

PREPARE NOW. DO NOT WAIT.

