

2026 FLOOD GUIDE FOR NASARAWA 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.

UNDERSTANDING WHAT WILL HAPPEN IN NASARAWA IN 2026

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

Why is Nasarawa vulnerable to flooding? Three main reasons:

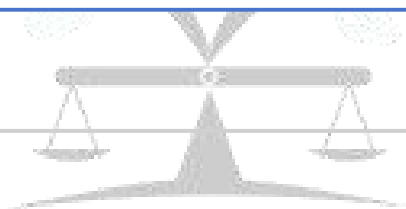
First, the Benue River flows along the southern border of Nasarawa. The river enters Nasarawa from Taraba State and continues to Benue State and Kogi. When the Benue swells with water from upstream (Adamawa, Taraba, and Cameroon's Lagdo Dam), Nasarawa feels the force.

Second, Nasarawa has several rivers and streams that feed into the Benue. These include the Mada River, the Okwa River, and other tributaries. When heavy rains fall, these waterways swell and overflow.

Third, Nasarawa is in the Lower Benue floodplain. This means the state is affected by the full force of the Benue River as it flows toward the confluence with the Niger at Lokoja.

The Three Flood Periods for Nasarawa:

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



WHICH PARTS OF NASARAWA ARE AT RISK

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

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

Season	Risk Level	Number of Communities (across HA-IV which includes Nasarawa)	What This Means for Nasarawa
AMJ (April-May-June)	High	1,964 communities (for Benue, Cross River, FCT, Kaduna, Kogi, Nasarawa, Taraba combined)	Early flooding begins. Low-lying areas near the Benue River see water.
JAS (July-)	High	2,399 communities (for Benue,	This is peak flooding.

Season	Risk Level	Number of Communities (across HA-IV which includes Nasarawa)	What This Means for Nasarawa
August-September)		Cross River, FCT, Kaduna, Kogi, Nasarawa, Plateau, Taraba combined)	Widespread inundation along the Benue River corridor.
ON (October-November)	High	2,026 communities (for Benue, Cross River, FCT, Kaduna, Kogi, Nasarawa, Plateau, Taraba combined)	Late flooding continues. Recession flooding affects the state.

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

For roads: Nasarawa has **56 road sections** identified as at risk of flooding in 2026 (Table 4.26 of the AFO).

THE BENUE RIVER: YOUR MAIN FLOOD DANGER

The Benue River is the dominant waterway in Nasarawa. It flows along the southern border of the state, separating Nasarawa from Benue State and Kogi.

What you should know about the Benue River in Nasarawa:

- It is fed by rainfall from a wide area, including upstream in Adamawa, Taraba, and Cameroon (Lagdo Dam)
- 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 farming areas, especially near the border with Benue

What to do if you live near the Benue River:

- Know the nearest high ground. Where will you go if the river rises?
 - Pay attention to NIHSA warnings, especially readings from the Makurdi gauge station (in Benue State)
 - Clear the drainage channels in your neighborhood
 - If you see the river rising unusually high, do not wait for an official warning. Move to higher ground.
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THE LAGDO DAM CONNECTION

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

What this means for Nasarawa:

- The Lagdo Dam releases water that flows down the Benue River into Nigeria
- The water passes through Adamawa, Taraba, Benue, and then Nasarawa
- When Cameroon releases water without warning, Nasarawa can flood with little notice
- NIHSA monitors the Wuroboki station in Adamawa (where the Benue enters Nigeria) to give some warning
- When water rises at Wuroboki, Nasarawa has a few days before the flood arrives

What you should do:

- Pay attention to NIHSA warnings, especially when you hear about dam releases
 - Do not ignore early warnings. The water can travel fast.
 - If you live along the Benue River, have a plan to move to higher ground quickly
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THE MADA RIVER AND OTHER TRIBUTARIES

The Mada River flows through Nasarawa State and is a major tributary of the Benue. Other streams like the Okwa River also feed into the Benue.

What you should know about the Mada River:

- It flows through Karu, Keffi, and other areas before joining the Benue
- When heavy rains fall in the Mada hills, the river can rise quickly
- Communities along the Mada River can flood even if the Benue itself is not high
- Flash floods on the Mada River can happen with little warning

What to do if you live near the Mada River or other tributaries:

- Pay attention to local rainfall, not just the Benue River level
- If heavy rain falls in your area, watch the river level closely
- Have a plan to move to higher ground quickly

WHEN IS THE WORST TIME FOR NASARAWA?

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

- Heavy monsoon rains fall across the Benue basin
- The Benue River swells and overflows its banks
- Tributaries like the Mada River also flood
- Low-lying communities are inundated

The **ON period (October, November)** also carries significant risk. This is when the peak flow from upstream (Adamawa, Taraba) reaches Nasarawa. In 2025, the peak at Makurdi (just downstream of Nasarawa) arrived on October 15.

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

THE DROUGHT SITUATION IN NASARAWA

Unlike states in the far north, Nasarawa 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 Nasarawa)	Slightly Dry to Normal	You will have near-normal rainfall.

Dry season outlook (October 2026 - March 2027):

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

What this means for Nasarawa:

- You do not have the extreme "Very Dry" drought of the far north
- But you will still need to manage water carefully during dry season
- The Benue River will have water, but at lower levels than in the rainy season

WHAT CROPS ARE AT RISK IN NASARAWA

Nasarawa is a major agricultural state, known for rice, yam, cassava, maize, sorghum, and vegetables. Here is how different crops will be affected.

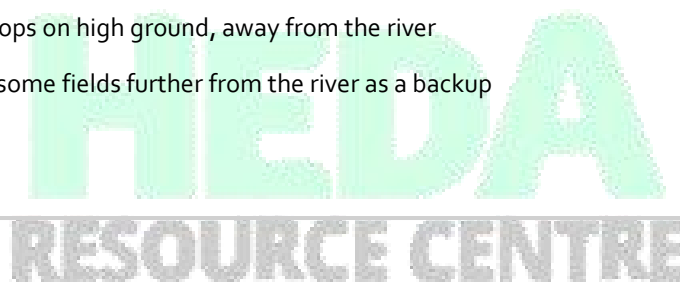
Crop	When It Is Most at Risk	What to Do
Rice (lowland/fadama)	JAS (July-September) and ON (October-November)	Rice is grown along the Benue River floodplain. Plant early-maturing varieties in March-April. Prepare small walls (bunds) to control water. Clear drainage channels. The ON period flood is dangerous — 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. Cassava does not like wet feet. Choose early to medium-maturing varieties (8-12 months).
Maize	JAS (July-September)	Plant on ridges. Use early to medium-maturing varieties (90-110 days). Plant in batches. Second season maize is at risk in ON period.
Sorghum	JAS and ON	Plant early-maturing varieties. Harvest before October if possible.
Soybean	JAS (July-September)	Plant on ridges. Choose early-maturing varieties.
Cowpea	JAS (July-September)	Plant early. Harvest before peak flood.

Crop	When It Is Most at Risk	What to Do
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.

Special note for Nasarawa farmers near the Benue River:

The Benue River floodplain is fertile but dangerous. If you farm in areas near the river (especially in the southern LGAs):

- Plant early-maturing varieties that can be harvested before October
- Build small walls (bunds) around your fields to control water
- Also dig drainage channels so water does not get too deep
- Store harvested crops on high ground, away from the river
- Consider planting some fields further from the river as a backup



WHAT LIVESTOCK FARMERS IN NASARAWA MUST DO

For all livestock owners:

Action	When to Do It	Why
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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
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?

For cattle herders in Nasarawa:

- The Benue River floodplain is grazing land, but it is also flood-prone
- During JAS and especially ON (October-November), move cattle away from the river floodplain
- Identify higher 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 Nasarawa:

- Raised housing is essential during flood season
- 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 Nasarawa:

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

For fish farmers in Nasarawa:

Action	When to Do It	Why
Strengthen pond walls and embankments	Before heavy rains (March-June)	Floodwaters 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
Have harvest nets ready	Before JAS period	If flooding threatens, you may need to harvest quickly

THE ROAD DISRUPTION WARNING

Nasarawa has **56 road sections** at risk of flooding in 2026.

What this means:

- Many roads, especially those near the Benue River, will become impassable during the flood season

- Roads connecting Nasarawa to Benue and Kogi states may be affected
- You may not be able to travel between some communities
- Emergency services may not reach you quickly

What you should do:

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

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 near the Benue River: Pay attention to water levels. If you see the river rising, 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 (especially along the Benue River) should prepare:

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

For farmers: Store harvested crops in elevated storage. Do not keep bags of grain on the floor. If possible, move stored crops away from the Benue River floodplain.

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

THE GOOD NEWS FOR NASARAWA

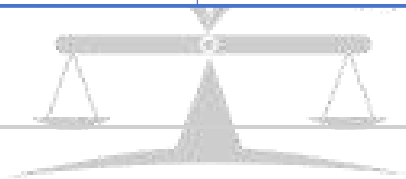
Unlike states in the far north, Nasarawa does not face extreme drought.

Dry season outlook (October 2026 - March 2027):

Zone	Forecast	What This Means
North-Central (including Nasarawa)	Moderately Dry to Slightly Dry	The dry season will be drier than normal, but not severely dry.

WHO TO CALL FOR HELP IN NASARAWA

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

- **You will see significant flooding in 2026.** Nasarawa is in High Flood Risk during AMJ, JAS, and ON.
- **The worst months are July, August, and September (JAS).** But October and November also carry significant risk.
- **The Benue River is your main flood danger.** Low-lying communities along the river are at highest risk.
- **The Mada River and other tributaries can also flood** when heavy rain falls locally.
- **The Lagdo Dam in Cameroon affects Nasarawa.** Pay attention to NIHSA warnings about dam releases.
- **56 road sections in Nasarawa are at risk of flooding.** Stock up on supplies before the flood peak.
- **Farmers near the Benue River:** Plant early-maturing varieties. Harvest before October if possible. Store crops in elevated storage.
- **Livestock owners:** Move animals to higher ground before the October-November flood peak.

- The dry season will be **Moderately Dry to Slightly Dry**. Not severe, but drier than normal.
 - **Do not wait until water arrives**. Prepare your emergency kit, know your escape route, and stay alert through November.
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This information comes directly from the NIHSA 2026 Annual Flood Outlook.

PREPARE NOW. DO NOT WAIT.

