

2026 FLOOD GUIDE FOR TARABA 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 TARABA IN 2026

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

Why is Taraba vulnerable to flooding? Three main reasons:

First, the Benue River flows through Taraba. The river enters Taraba from Cameroon (after passing through Adamawa) and flows through the state before continuing to Benue State and Kogi. When the Benue swells with water from upstream (Adamawa and Cameroon's Lagdo Dam), Taraba feels the force.

Second, Taraba has several major tributaries. The Donga River, the Taraba River, the Katsina Ala River, and other waterways flow into the Benue within Taraba State. When heavy rains fall, these rivers swell and overflow.

Third, Taraba is in the Upper Benue floodplain. This means the state receives floodwater from upstream before it continues downstream. Taraba is one of the first states in Nigeria to feel the effects of flooding from the Benue system.

The Three Flood Periods for Taraba:

When?	What to Expect	How Serious?
April, May, June (Early rains)	Rivers begin to rise. Low-lying areas near the Benue River and its tributaries start to see water.	Low to Medium
July, August, September (Peak rainy season)	This is very dangerous. The Benue River and its tributaries swell. 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

RESOURCE CENTRE

WHICH PARTS OF TARABA ARE AT RISK

Taraba State falls within **Hydrological Area III (Upper Benue)** and **Hydrological Area IV (Lower Benue)**.

From the AFO's HA-III tables (Upper Benue):

Season	Risk Level	Number of Communities (across HA-III which includes Taraba)	What This Means for Taraba
AMJ (April-May-June)	High	3,301 communities (for Adamawa, Bauchi, Borno, Gombe, Taraba, Yobe combined)	Early flooding begins. Low-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 along the Benue River corridor and tributaries.
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.

From the AFO's HA-IV tables (Lower Benue, for parts of Taraba):

Season	Risk Level	What This Means for Taraba
AMJ	High	Taraba is part of HA-IV High Risk communities (1,964 communities for Benue, Cross River, FCT, Kaduna, Kogi, Nasarawa, Taraba)
JAS	High	Taraba is part of HA-IV High Risk communities (2,399 communities for Benue, Cross River, FCT, Kaduna, Kogi, Nasarawa, Plateau, Taraba)
ON	High	Taraba is part of HA-IV High Risk communities (2,026 communities for Benue, Cross River, FCT, Kaduna, Kogi, Nasarawa, Plateau, Taraba)

Annual total for Taraba: Taraba 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 Taraba separately. This suggests that Taraba has fewer than 15 major road sections at risk. However, the AFO's community risk numbers show significant flooding — this means many rural roads will be affected.

THE BENUE RIVER: YOUR MAIN FLOOD DANGER

The Benue River is the dominant waterway in Taraba State. It flows through the state, passing through areas like Wukari, Ibi, and Donga before continuing to Benue State.

What you should know about the Benue River in Taraba:

- It is fed by rainfall from a wide area, including upstream in Adamawa 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 many farming areas

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 Wuroboki station in Adamawa
 - 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 TRIBUTARIES: TARABA RIVER, DONGA RIVER, AND KATSINA ALA RIVER

Taraba State has several major tributaries that flow into the Benue. These rivers can flood even when the Benue itself is not high.

The Taraba River: Flows through the central part of the state, passing through Jalingo (the state capital) and joining the Benue near Ibi.

The Donga River: Flows through the southern part of the state, passing through Donga and Wukari areas.

The Katsina Ala River: Flows through the southeastern part of the state, near the border with Cameroon.

What you should know about these tributaries:

- They are fed by rainfall from the highlands of Taraba and Cameroon
- When heavy rains fall locally, these rivers can rise very quickly
- Flash floods can happen with little warning
- Low-lying communities along these rivers are at highest risk

What to do if you live near any of these rivers:

- 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

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 Taraba:

- The Lagdo Dam releases water that flows down the Benue River into Nigeria
- The water passes through Adamawa first, then Taraba
- When Cameroon releases water without warning, Taraba can flood with some notice (water from Adamawa arrives first)
- NIHSA monitors the Wuroboki station in Adamawa (where the Benue enters Nigeria) to give warning

- When water rises at Wuroboki, Taraba 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

WHEN IS THE WORST TIME FOR TARABA?

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
- The Taraba River, Donga River, and Katsina Ala 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, Cameroon) reaches Taraba.

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

WHAT CROPS ARE AT RISK IN TARABA

Taraba is a major agricultural state, known for rice, maize, sorghum, yam, cassava, and vegetables.

Here is how different crops will be affected.

Crop	When It Is Most at Risk	What to Do
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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 and its tributaries. 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.
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.
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).
Cowpea	JAS (July-September)	Plant early. Harvest before peak flood.
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 Taraba farmers near the Benue River:

The Benue River floodplain is fertile but dangerous. If you farm in areas near the river (especially in Wukari, Ibi, Donga areas):

- 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 TARABA 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
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 Taraba:

- The Benue River floodplain is major 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 Taraba:

- 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 Taraba:

- 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 Taraba:

Fish farming is practiced in Taraba, 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
Have harvest nets ready	Before JAS period	If flooding threatens, you may need to

Action	When to Do It	Why
		harvest quickly

THE DROUGHT SITUATION IN TARABA

Unlike states in the far north, Taraba 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-East (including Taraba)	Very Dry to Moderately Dry	Even during the rainy season, Taraba does not get as much rain as southern states. There is already water scarcity in some areas.

Dry season outlook (October 2026 - March 2027):

Zone	Forecast	What This Means
North-East (including Taraba)	Very Dry	This is severe. Rivers will decline sharply. Water will become much harder to find.

What this means for Taraba:

- You have a **compound risk** problem — flooding in the rainy season, then very dry conditions in the dry season
- The dry season in Taraba is severe (Very Dry)
- Rivers will have much less water

- Prepare for water scarcity in the dry season

THE COMPOUND RISK SUMMARY FOR TARABA

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

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

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.

If you are near the Taraba River (Jalingo area): Pay attention to local rainfall. The river can rise quickly after heavy rain.

WHAT TO PREPARE BEFORE THE FLOODS COME

Every household in a flood-risk area (especially along the Benue River and its tributaries) 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.

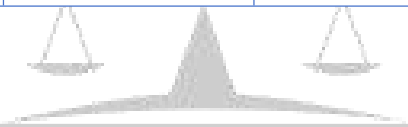
For farmers: Store harvested crops in elevated storage. Dig drainage channels in low-lying fields. Plant early-maturing varieties.

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

THE DROUGHT PREPARATION YOU NEED (DECEMBER-FEBRUARY)

Because Taraba faces **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 much harder to find. Store as much as you can.
Cut and store grass for animal feed	June-September	Pasture will be scarce 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-November	Better to sell animals early than find them suffering in January.
Coordinate with neighbors on water sharing	Before dry season	Communities that plan together survive better.



WHO TO CALL FOR HELP IN TARABA

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

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- **You will see significant flooding in 2026.** Taraba 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 Taraba River (near Jalingo), Donga River, and Katsina Ala River can also flood** — pay attention to local rainfall.
 - **The Lagdo Dam in Cameroon affects Taraba.** Pay attention to NIHSA warnings about dam releases.
 - **You have compound risk:** Floods in wet season, then **Very Dry** conditions in dry season (December-February). Plan for both.
 - **Farmers near the Benue River:** Plant early-maturing varieties. Harvest before October if possible. Store crops in elevated storage.
 - **Livestock owners:** Store water during July-October for the dry season. Cut and store fodder. By December, water will be much harder to find.
 - **Do not wait until water arrives.** Prepare your emergency kit, know your escape route, store water for dry season, 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.