

2026 FLOOD GUIDE FOR THE FEDERAL CAPITAL TERRITORY

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.

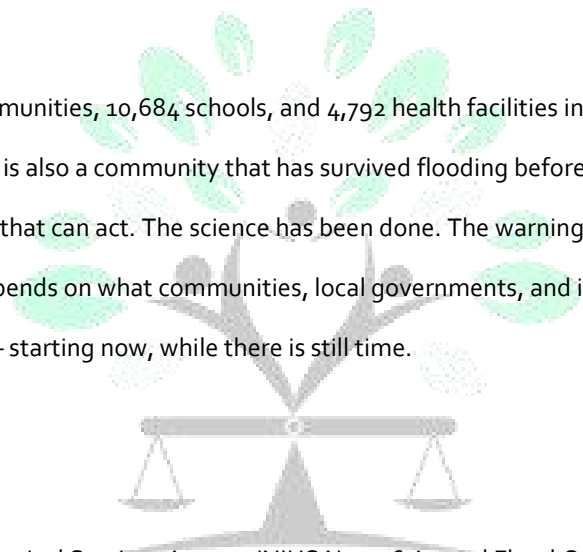
For northern farming communities, the challenge runs deeper, because the flood season is immediately followed by a severe dry period from December through February. The practical response is to treat flood season not only as a threat but as an opportunity — storing water in tanks, drums, and ponds during 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 THE FCT IN 2026

The Federal Capital Territory (FCT) Abuja faces serious flooding in 2026, especially in low-lying areas and communities along river courses. While Abuja is known as a well-planned city, many surrounding communities and even some parts of the city itself are vulnerable to flooding.

Why is the FCT vulnerable to flooding? Three main reasons:

First, the FCT has several rivers and streams. The Usuma River, Wupa River, and other waterways flow through the territory. When heavy rains fall, these rivers swell and overflow into nearby communities.

Second, the FCT is in the Niger Central hydrological zone. The AFO places the FCT in Hydrological Area II (Niger Central). This means the territory is affected by flooding from the Niger River system, as well as local flooding.

Third, rapid development has blocked natural drainage. Many new housing estates and roads have been built without proper drainage. Natural waterways have been filled in or blocked. When heavy rain falls, water has nowhere to go.

The Three Flood Periods for the FCT:

When?	What to Expect	How Serious?
April, May, June (Early rains)	Rains intensify. Rivers begin to rise. Low-lying communities near rivers see water. Urban areas with blocked drains see flash floods.	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. Urban flooding worsens.	Medium to High
October, November (Late flooding)	Flooding continues, especially in areas along the major rivers. Recession flooding affects the FCT as water from upstream moves down.	Medium to High

WHICH PARTS OF THE FCT ARE AT RISK

The FCT falls within **Hydrological Area II (Niger Central)** . This means the FCT is in the same flood zone as Kaduna, Kogi, Kwara, Niger, and parts of Ekiti, Oyo, and Plateau.

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

Season	Risk Level	Number of Communities (across HA-II which includes the FCT)	What This Means for the FCT
AMJ (April-May-June)	High	1,147 communities (for FCT, Kaduna, Kogi, Kwara, Niger combined)	Early flooding begins. Low-lying areas near rivers see water.
JAS (July-August-September)	High	1,832 communities (for FCT, Kaduna, Kogi, Kwara, Niger, Oyo, Plateau, Zamfara combined)	This is peak flooding. Widespread inundation across low-lying areas.
ON (October-November)	High	1,405 communities (for FCT, Kaduna, Kogi, Kwara, Niger, Oyo, Plateau, Zamfara combined)	Late flooding continues. Recession flooding affects the territory.

Annual total for the FCT: The FCT is among the territories with High Flood Risk across all three seasons. Many communities across the FCT will see flooding in 2026.

For roads: The AFO's road risk table (Table 4.26) lists the FCT with **43 road sections** at risk of flooding in 2026. This is the 12th highest in Nigeria.

WHEN IS THE WORST TIME FOR THE FCT?

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

- Heavy monsoon rains fall across the territory
- The Usama River and other waterways swell and overflow
- Low-lying communities are inundated
- Urban flooding is worst in poorly planned areas

The **ON period (October, November)** also carries significant risk. The AFO warns that the ON period brings a secondary risk peak driven by slow recession flooding along the Niger and Benue valleys. The FCT, being in the Niger Central zone, is affected by this recession flooding.

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

THE USUMA RIVER: YOUR MAIN FLOOD DANGER

The Usuma River flows through the FCT and is the main river in the territory. It passes through several communities and near the city center.

What you should know about the Usuma River:

- It is fed by rainfall from a wide area, not just the FCT
- When upstream areas get heavy rain, the river can rise quickly
- The river has a dam (Usuma Dam) that helps control water, but heavy rainfall can overwhelm it
- Low-lying communities along the river are at highest risk

What to do if you live near the Usuma 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 WUPA RIVER AND OTHER WATERWAYS

The Wupa River and several other streams also flow through the FCT. Many of these waterways have been channelized or built over, which can make flooding worse.

What you should know about smaller waterways:

- Many have been blocked or narrowed by development
- When heavy rain falls, water backs up behind blockages and floods surrounding areas
- Communities built on or near old stream channels are at high risk

What to do:

- Do not build on top of drainage channels or natural waterways
- If you live near a stream, keep the area around it clear of garbage and debris
- Report illegal dumping in waterways to your local authorities

URBAN FLOODING IN ABUJA CITY

Even in a planned city like Abuja, urban flooding happens. The AFO lists the FCT among states with High Flood Risk, and this includes urban areas.

What causes urban flooding in Abuja:

- Drainage channels blocked with plastic, sand, and garbage (the number one cause)
- Construction of roads and buildings without proper drainage
- Natural waterways that have been filled in or built over
- Rapid development in areas that used to be floodplains

Known flood-prone areas in the FCT (based on historical records, not directly from the AFO but consistent with its risk assessment):

- **Kubwa** – low-lying areas near the river
- **Gwagwalada** – areas near the river
- **Karu** – low-lying areas
- **Nyanya** – low-lying areas
- **Maitama** – some low-lying sections
- **Wuse** – areas with poor drainage
- **Garki** – areas near the Wupa River

What you can do in Abuja and other towns:

- **Do not throw garbage into drains.** This is the most important thing you can do.
- Clear the drainage channel in front of your home before the rains begin.
- If you see a blocked drain that needs government help, report it to FCDA or your local council.
- If your home is in a low-lying area, prepare sandbags to divert water away from your door.
- Do not build structures on top of drainage channels or natural waterways.
- If you are buying or renting property, check if the area is flood-prone.

THE DROUGHT SITUATION IN THE FCT (DRY SEASON)

Unlike states in the far north, the FCT does not face severe drought. But there is still a dry season to prepare for.

Wet season outlook (April-September 2026):

Zone	Forecast	What This Means
North-Central (including FCT)	Slightly Dry to Normal	You will have near-normal rainfall. But monitor water sources from May onwards.

Dry season outlook (October 2026 - March 2027):

Zone	Forecast	What This Means
North-Central (including FCT)	Moderately Dry to Slightly Dry	The dry season will be drier than normal. Baseflow in rivers will be below the wet-season peak.

What this means for the FCT:

- 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 Usuma Dam will be an important water source for the territory
- The AFO notes a **worsening drought trend** in the north-central corridor (including the FCT) over the past decade

WHAT CROPS ARE AT RISK IN THE FCT

The FCT has significant agricultural areas, especially in the Area Councils outside the city center.

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.
Yam	JAS (July-September)	Plant on mounds in March-April. Plant in batches. Ensure good drainage in yam fields.
Cassava	JAS (July-September) and ON (October-November)	Plant on mounds or ridges. Cassava does not like wet feet. Choose early to medium-maturing varieties (8-12 months).
Vegetables (tomatoes, peppers, leafy greens)	JAS and ON	Use raised beds. During heavy rain, watch for fungal diseases. Improve air circulation between plants.

Crop	When It Is Most at Risk	What to Do
Rice (where grown, especially in lowland areas)	JAS and ON	Plant early-maturing varieties. Clear drainage channels. Prepare small walls to hold water, but do not let water sit too deep.
Cowpea	JAS (July-September)	Plant early. Harvest before peak flood in September-October.
Fruit trees (mango, orange, etc.)	Year-round	Most fruit trees do not like standing water. Ensure good drainage in orchards.

Special note for FCT farmers:

Because the FCT 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. **Soil erosion** on sloping land
3. **Fungal diseases** in many crops
4. **Late flooding** in ON period (October-November)

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 erosion: Plant cover crops to hold the soil. Use contour ridges on sloping land.

What to do about fungal diseases: In vegetables, space plants properly so air can flow. Remove infected plants promptly.

WHAT LIVESTOCK FARMERS IN THE FCT 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.
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?

RESOURCE CENTRE

For poultry farmers in the FCT:

- 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 the FCT:

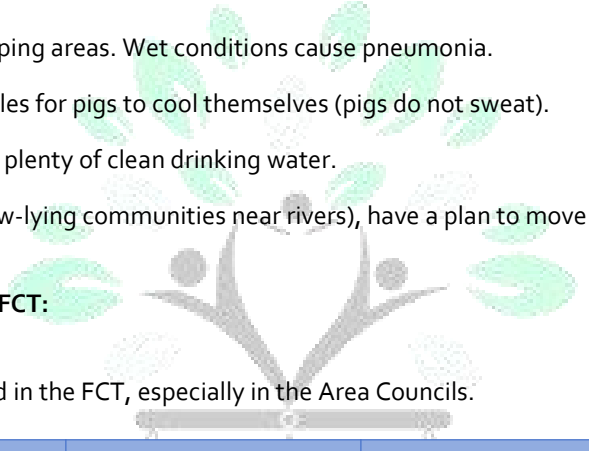
- Raised housing is essential. Do not let animals sleep on wet ground.
- Watch for foot rot. If an animal starts limping, treat immediately.
- Cut and store grasses in June and July. Use these during the August dry spell when grass may be scarce.
- During heavy rains and flooding, move animals to higher ground.

For pig farmers in the FCT:

- 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 (low-lying communities near rivers), have a plan to move pigs to higher ground.

For fish farmers in the FCT:

Fish farming is practiced in the FCT, especially in the Area Councils.



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

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

THE AUGUST DRY SPELL (LITTLE DRY SEASON)

The FCT 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 ROAD DISRUPTION WARNING

The FCT has **43 road sections** at risk of flooding in 2026. This is the 12th highest in Nigeria.

What this means:

- Many roads will become impassable during the flood season, especially in low-lying areas and near rivers
- Major roads in and around Abuja may be affected
- You may not be able to travel between Area Councils
- Markets may become inaccessible
- 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 September
- Identify alternative routes before roads are flooded
- Listen to NIHSA and NEMA warnings about road closures
- If you work in Abuja city but live in a satellite town (Kubwa, Nyanya, Karu, etc.), plan for potential road disruptions

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 Usuma 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.

If you are in Abuja city: Pay attention to local flooding. If you see water pooling on roads, do not attempt to drive through it. Six inches of moving water can knock you off your feet. One foot of moving water can sweep away a car.

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.

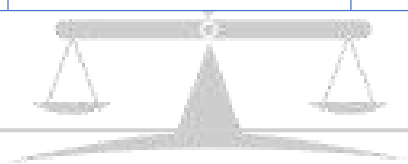
For livestock owners: Identify high ground where you can move animals during flooding. Have a plan to move them quickly.



WHO TO CALL FOR HELP IN THE FCT

Agency	What They Do	Contact
NIHSA	Issues flood warnings	0800-NIHSA-NG

Agency	What They Do	Contact
NEMA	Disaster response and relief	o800-NEMA-NG
FCT Emergency Management Agency (FEMA)	Territory-level emergency response	Contact your Area Council Chairman for local numbers
NiMet	Weather forecasts	www.nimet.gov.ng
FCDA (Federal Capital Development Authority)	Drainage and infrastructure	Contact through FEMA



THE BOTTOM LINE FOR THE FCT

- **You will see significant flooding in 2026.** The FCT 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 territory.
- **October and November also carry risk** from recession flooding. Do not assume the danger is over after September.
- **The Usuma River is your main flood danger.** Low-lying communities along the river are at highest risk.
- **Urban flooding happens in Abuja too.** Even in a planned city, blocked drains cause flooding. Keep drains clear.
- **Known flood-prone areas** include Kubwa, Gwagwalada, Karu, Nyanya, and low-lying parts of Maitama, Wuse, and Garki.
- **43 road sections in the FCT are at risk of flooding.** Stock up on supplies before the flood peak.

- **Farmers:** Plant on mounds or ridges. Dig drainage channels. Harvest before October if possible.
- **The dry season will be Moderately Dry to Slightly Dry.** The FCT does not face severe drought, but water will be less available than in the rainy season.
- **Do not wait until water arrives.** Prepare your emergency kit, know your escape route, and stay alert through November.

