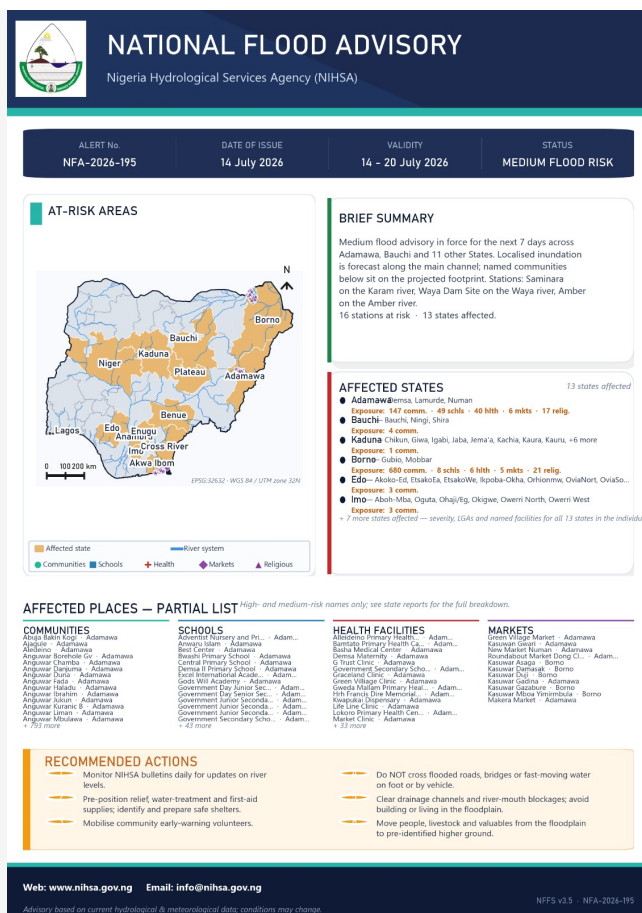




National Flood Advisory

Appeal: MDRNG045	DREF Allocated: CHF 80,000	Hazard: Flood	Country: Nigeria
Population at risk (if available): 6,510,000	Operation Start Date: 24-07-2026	Operation End Date: 30-09-2026	
Event Onset: Sudden	Forecasted day of event (or peak): 2026-08-01	Operation Timeframe: 45 days	
Targeted Regions: Adamawa, Akwa Ibom, Bauchi, Benue, Cross River, Edo, Lagos, Plateau			

Scenario analysis

When and where is the hazard expected to happen?

Nigeria is entering the peak flood season (July–September 2026), with forecasts from the Nigeria Hydrological Services Agency (NIHSA) indicating a high likelihood of widespread riverine and flash flooding across several parts of the country. The 2026 Annual Flood Outlook projects that approximately 250,788 km² of the country could be inundated during the season, of which 138,227 km² (55.1%) are classified as high-risk areas expected to experience severe to extreme flooding.

The Annual Flood Outlook further identifies more than 14,000 communities across 266 Local Government Areas (LGAs) in 33 states and the Federal Capital Territory (FCT) as being at high flood risk, while an additional 15,500 communities across 35 states fall within the moderate flood risk category. July to September is projected to be the period of highest flood likelihood, with rising water levels expected across major river basins, including the Benue, Kaduna, Gongola, Hadejia–Jama'are, Cross River, and Niger river systems.

On 14 July 2026, NIHSA issued National Flood Advisory No. NFA-2026-195, placing 13 states - Adamawa, Akwa Ibom, Anambra, Bauchi, Benue, Borno, Cross River, Edo, Enugu, Imo, Kaduna, Niger and Plateau, under a Medium Flood Risk alert. The advisory identified 16 hydrological stations with river levels approaching critical thresholds and forecast localized flooding along the Karam, Waya and Amber Rivers in Adamawa and Bauchi States. Communities, schools, health facilities, markets and places of worship located within the projected flood footprint are expected to be affected should the forecast rainfall materialize.

Preliminary exposure mapping undertaken by NIHSA indicates that the projected flood footprint includes at least 151 communities, 49 schools, 46 health facilities, 11 markets and 38 places of worship, highlighting the potential for significant humanitarian impacts should river levels continue to rise.

The current forecasts are consistent with the 2026 Seasonal Climate Prediction issued by the Nigerian Meteorological Agency (NiMet) and the IFRC West and Central Africa Risk Analysis, which classifies Nigeria as "High Risk – Prepare", with an estimated 6.51 million people exposed to imminent flood risk, particularly in vulnerable riverine and coastal communities. The anticipated humanitarian impacts include loss of life and injuries, displacement of households, damage to homes and essential household assets, disruption of livelihoods, contamination of water sources, interruption of basic services, and an increased risk of waterborne diseases, particularly in communities with limited preparedness and coping capacity.

Based on the latest hydrological and meteorological forecasts, significant flood impacts are expected between late July and September 2026, with the highest likelihood occurring during periods of sustained heavy rainfall and peak river discharge. Although the exact timing and location of flood impacts may vary across river basins, current forecasts provide sufficient lead time to implement anticipatory actions before floodwaters reach critical levels in the targeted communities. In addition to scientific forecasts, reports from state authorities indicate that localized flooding has already occurred in parts of Lagos, Akwa Ibom, Bauchi and Plateau States, reflecting saturated ground conditions and reduced drainage capacity in several locations.

The available forecast information provides an operational lead time of approximately four to eight weeks before the anticipated peak flood impacts during August and September, although localized flash flooding may occur earlier following intense rainfall events. This window is sufficient to implement time-critical anticipatory actions, including early warning dissemination, volunteer deployment, household preparedness, evacuation planning, community clean-up campaigns and protection of livelihoods before river levels reach their seasonal peaks.

In response to these anticipated impacts, this Imminent DREF has been designed to complement existing Movement interventions and avoid duplication of assistance. Following consultations with Movement partners, the operation will target 16 priority LGAs across eight states - Adamawa, Akwa Ibom, Bauchi, Benue, Cross River, Edo, Lagos and Plateau, where there are identified gaps in existing anticipatory action support. Given the available funding, the operation will focus on two of the most at-risk LGAs in each state, prioritized based on the latest flood forecasts, exposure, vulnerability and anticipated humanitarian impact. The proposed interventions will focus on reducing preventable loss of life through early warning and evacuation preparedness, protecting essential household assets and livelihoods, reducing public health risks through water, sanitation and hygiene measures, and strengthening community preparedness and local response capacity before the anticipated floods occur.

Some of the forecast-affected states are already covered through ongoing Movement supported anticipatory action and disaster preparedness programmes. Enugu, Kwara Ogun, Bayelsa, Kebbi and Kogi States are currently covered under the IFRC Flood Early Action Protocol (EAP). Borno State is currently covered through the Nigeria Humanitarian Fund (NHF) project and interventions by the ICRC. In addition, Imo, Delta and Bauchi States are receiving disaster preparedness support through a programme funded by the British Red Cross. In Bauchi State, the BRC programme is currently implemented in Kirfi Local Government Area, whereas this DREF will target flood-prone communities identified through the current NIHSA flood advisory in Ganjuwa/Bauchi and Shira Local Government Areas, where the



Waya River is forecast to exceed alert levels.

The humanitarian rationale for this operation is further reinforced by formal requests from government authorities in flood-prone states. On a letter dated 14th July 2026, the Benue State Emergency Management Agency (SEMA), has formally requested support from the Nigerian Red Cross Society to strengthen preparedness and implement anticipatory actions ahead of the projected 2026 floods. The request highlights the likelihood of flooding across nine high-risk LGAs, with anticipated impacts including displacement of households, destruction of homes and livelihoods, damage to critical infrastructure, disruption of essential services, heightened food insecurity, increased public health risks and protection concerns affecting vulnerable groups. This request demonstrates both the urgency of the situation and the Government's recognition of the need for early humanitarian action before floodwaters reach critical levels.

The proposed Imminent DREF operation will enable the Nigerian Red Cross Society to utilize the available forecast lead time to implement anticipatory actions before flooding occurs. The operation will focus on disseminating early warning messages, strengthening community preparedness through awareness campaigns and evacuation planning, identifying and mapping safe evacuation routes and temporary evacuation centers, implementing public health and hygiene promotion activities, distributing water treatment tablets from prepositioned stocks, conducting community clean-up campaigns, deploying trained Red Cross volunteers, and strengthening coordination with government authorities and Movement partners. This operation seeks to address the most likely humanitarian impacts of the forecasted floods by reducing the risk of loss of life and injuries, minimizing damage to household assets and livelihoods, reducing public health risks associated with flooding, and strengthening community preparedness and local response capacity across 16 high-risk LGAs in 08 targeted states.

Explain the underlying vulnerabilities and risks the hazard poses for at-risk communities?

Nigeria has a long history of recurring seasonal flooding. The current forecast comes at the peak of the rainy season when river levels are already rising and soils are becoming saturated, increasing the likelihood that further rainfall will result in both riverine and flash flooding. The 2026 NIHSA Annual Flood Outlook, which is based on a 10-year return period flood model, projects widespread inundation across Nigeria and identifies many communities within these states as being at high risk.

The IFRC West and Central Africa Risk Analysis estimates that approximately 6.51 million people are currently exposed to imminent flood risk across Nigeria as a result of the forecasted rainfall, rising river levels and anticipated flooding during the peak rainy season. While this Imminent DREF will target a smaller number of high-risk communities in Adamawa, Akwa Ibom, Bauchi, Benue, Cross River, Edo, Lagos and Plateau States, the wider analysis shows the scale of the anticipated humanitarian impact and the need for timely anticipatory action.

The nature of the flood risk differs across the targeted states. In Adamawa and Benue, communities located along the Benue River and its tributaries are exposed to riverine flooding, while Akwa Ibom and Cross River face a combination of coastal, riverine and flash flooding. In Edo, Bauchi, Plateau and Lagos, flooding is increasingly driven by intense rainfall, inadequate urban drainage and rapid urban expansion, resulting in recurrent flash floods that affect densely populated communities.

The risk is no longer only forecasted. As the rainy season progresses, several of the targeted states are already experiencing localized flooding. Recent heavy rainfall has caused flooding in parts of Lagos, disrupting transport and affecting residential communities. Bauchi, Plateau and Akwa Ibom have also reported incidents of urban flooding following persistent rainfall, indicating that ground conditions are already saturated and that additional rainfall could rapidly worsen the humanitarian situation.

Livelihoods across the targeted states are highly climate sensitive. Most rural households depend on rain-fed agriculture, livestock keeping, fishing and petty trading as their primary sources of income. The current forecast coincides with the main cropping season, placing standing crops, livestock, fishing equipment and household food stocks at risk. Flooding at this stage of the season could result in substantial livelihood losses, reduce household income and increase food insecurity, particularly among vulnerable households that have limited capacity to recover from repeated shocks.

Urban communities also face significant vulnerabilities. In states such as Lagos, Edo, Plateau and Akwa Ibom, rapid urban growth has outpaced the expansion of drainage infrastructure. Informal settlements have developed in flood-prone areas, while blocked drainage channels and poor waste management further reduce the capacity of drainage systems during periods of intense rainfall. Consequently, even relatively short periods of heavy rain can flood homes, businesses, schools and health facilities, disrupt transport and limit access to essential services.

Flooding is also likely to increase public health risks. Contamination of water sources and sanitation facilities can lead to outbreaks of cholera, acute watery diarrhoea and other waterborne diseases, while stagnant water provides breeding sites for mosquitoes and possibly Neglected Tropical Disease (NTD) vectors, increasing the risk of malaria transmission and other Neglected Tropical Diseases,



Damage to health facilities and reduced accessibility caused by flooded roads may further limit access to essential healthcare services during the emergency period thereby increasing the rates of morbidity and mortality among affected populations.

The humanitarian impacts are expected to be greatest among vulnerable groups, including women, children, older persons, persons with disabilities, pregnant and lactating women, and households already affected by poverty or displacement. In Adamawa and Benue, many communities continue to host internally displaced persons whose coping capacity has already been weakened by years of conflict and repeated shocks. Flooding in these areas could further increase displacement, interrupt access to basic services and place additional pressure on host communities.

Although government agencies have strengthened flood forecasting and early warning systems, preparedness at community level remains poor and uneven. Many households have limited resources to protect assets, evacuate safely or recover from flood-related losses. The current forecasts issued by NIHSA, together with observed flooding already occurring in several target states, provide a critical opportunity to act before conditions deteriorate further.

Drawing on lessons learned from previous flood operations, the NRCS recognizes that many of these impacts can be significantly reduced through timely forecast-based anticipatory action. Early warning dissemination, community preparedness, evacuation support, protection of household assets and livelihoods, hygiene promotion, community engagement and strengthened coordination with government authorities have consistently proven effective in reducing mortality, minimizing displacement and protecting vulnerable households before floodwaters reach critical levels.

The proposed Imminent DREF will enable the Nigerian Red Cross Society to translate these forecasts into timely anticipatory actions, including community early warning, evacuation support, protection of household assets and livelihoods, health promotion and community engagement. Acting before peak flooding occurs will reduce humanitarian impacts, protect lives and strengthen the resilience of at-risk communities.

The flood advisory issued on the 14th of July 2026 indicates an evolving hydrological situation rather than immediate flooding. The period between late July and early August provides the final opportunity to complete community preparedness and anticipatory actions before the expected peak river levels in August and September. Commencing the operation on 1 August allows sufficient time for volunteer orientation, community mobilization and implementation of early actions while remaining within the actionable forecast window.

Source Name	Source Link
1. NiMet Weather Outlook, issued 29 June 2026 (valid 30/06–02/07/2026)	https://www.nimet.gov.ng
2. NIHSA National Flood Advisory NFA-2026-183, (02–08 July 2026)	https://www.nihsa.gov.ng
3. NIHSA National Flood Advisory NFA-2026-195 (14-20 July 2026)	https://www.vanguardngr.com/2026/07/14-states-face-flood-risk-between-july-14-and-20-nihsa-warns/
4. Public Advisory of flood risk by National Orientation Agency	https://x.com/fgnconnect/status/2074010531933958450?s=48
5. IFRC West and Central Africa Risk Analysis	https://go.ifrc.org/risk-watch/imminent

[Supporting Documentation](#)



Which of the expected severe humanitarian impacts of the hazard are your actions addressing? Why were these impacts chosen?

The proposed early actions are designed to address the most severe and most preventable humanitarian impacts within the forecast window provided by NIHSA. The prioritization is informed by the current hydrological forecasts under NIHSA National Flood Advisory (NFA-2026-195), seasonal rainfall forecasts issued by NiMet, historical flood patterns, vulnerability assessments, consultations with government authorities and communities, and lessons learned from previous flood operations.

The operation will directly target approximately 16,000 persons living in flood-prone communities across 16 Local Government Areas in Adamawa, Akwa Ibom, Bauchi, Benue, Cross River, Edo, Lagos and Plateau States. In addition, a much larger population within the targeted communities will benefit indirectly through community-wide early warning dissemination, public awareness campaigns, live radio programmes, community clean-up campaigns and strengthened community preparedness activities.

Given the available funding envelope under the Imminent DREF, it is not feasible to cover all forecast-affected locations. Consequently, two priority LGAs per state will be selected to maximize the humanitarian impact of the operation while ensuring that interventions remain operationally feasible within the available implementation period and budget. Priority will be given to communities located along major rivers and floodplains, communities repeatedly affected by seasonal flooding, areas with high concentrations of vulnerable households, and locations where existing Movement-supported anticipatory action programmes are limited or absent.

The operation prioritizes four humanitarian impacts that are consistently observed during major flood events in Nigeria and where anticipatory action can most effectively reduce humanitarian consequences before flooding occurs. These priorities are informed by the current flood forecasts, historical flood impacts, vulnerability assessments and consultations with government authorities and communities. Specifically, the operation seeks to:

- i) reduce the risk of loss of life and injuries through timely early warning and evacuation preparedness;
- ii) reduce the impact of flooding on livelihoods, homes and essential household assets;
- iii) reduce public health risks associated with flooding, particularly waterborne and vector-borne diseases; and
- iv) strengthen community preparedness and local response capacity to anticipate, prepare for and respond to the forecasted floods.

i) The highest priority is reducing the risk of loss of life and injuries through timely early warning, preparedness and evacuation planning. Previous flood emergencies in Nigeria have consistently shown that delayed access to reliable early warning information and late evacuation significantly increase flood-related deaths, injuries and displacement. therefore, this operation will rapidly train and deploy community-based volunteers to disseminate early warning messages through multiple communication channels - community meetings, focus group discussions, street campaigns; support household evacuation planning, identify and publicize safe evacuation routes and temporary evacuation centers, and support household evacuation preparedness by identifying and publicizing safe evacuation routes and temporary evacuation centers in collaboration with SEMA and local authorities. Particular attention will be given to older persons, persons with disabilities, pregnant and lactating women, children and people living with chronic illnesses who often face additional barriers during evacuation. Community-based flood monitoring, complemented by indigenous knowledge and local observations, will be strengthened to ensure changes in river levels and local flood indicators are detected and reported promptly, enabling early warning information to reach at-risk communities with sufficient lead time to take protective action.

School Disaster Risk Reduction (DRR) Clubs in targeted schools will be activated to promote flood preparedness, early warning awareness and safe behaviors among learners, who will in turn serve as important channels for sharing risk information with their families and communities.

Evacuation support will not be undertaken immediately upon activation of the Imminent DREF. During the initial implementation period, the operation will focus on preparedness measures, including evacuation planning, identification and mapping of safe routes and temporary evacuation centres, household awareness and volunteer mobilization. Physical evacuation will only be supported when updated forecasts and official advisories indicate that floodwaters are expected to reach critical levels within the targeted communities and SEMA, NIHSA or other relevant authorities recommend or order evacuation.

This operation will integrate Protection, Gender and Inclusion (PGI) and Community Engagement and Accountability (CEA) across all activities to ensure that anticipatory actions are inclusive, accessible and responsive to community needs. Women, girls, children, older persons and persons with disabilities are often disproportionately affected during flood emergencies due to mobility constraints, limited access to information and increased protection risks during evacuation and displacement. Early warning messages will therefore be communicated in accessible formats, vulnerable individuals will receive priority support in preparedness planning and access to early warning information, while volunteers will receive guidance on PGI principles to ensure assistance is delivered safely, impartially and

with dignity.

II) The operation also seeks to reduce the impact of flooding on livelihoods, homes and essential household assets. Across the targeted states, many households depend on rain-fed agriculture, livestock rearing, fishing and petty trading for their livelihoods and have limited capacity to recover from repeated flood events. The operation will support households to adopt practical flood preparedness measures to protect essential household belongings, food stocks, farm tools, fishing equipment and important documents before flooding occurs. Community awareness campaigns will promote household-level actions to minimize avoidable losses, while sacks for sandbags will be provided to vulnerable households to reinforce houses and reduce localized flood impacts. Community clean-up campaigns will also be conducted to clear blocked drainage channels and waterways, improve water flow and reduce flood risks within the targeted communities

Recognizing that communities are most effective in protecting themselves when they have access to timely information and are actively involved in decision-making, the operation will establish community feedback and complaint mechanisms to facilitate two-way communication throughout the anticipatory action period. Community leaders, women's groups, youth associations and other local structures will be engaged in preparedness planning, awareness campaigns and evacuation preparedness information sharing, ensuring that interventions are informed by local knowledge and remain responsive to evolving community needs. Live radio sessions will be conducted across the 8 states to allow listeners call in and receive feedback and clarity on the current flood situation, anticipated risks and preventive measures.

III) Reducing public health risks is another key operational priority. Flooding often leads to the contamination of water sources and sanitation facilities, increasing the risk of waterborne diseases such as cholera, acute watery diarrhoea and typhoid fever. These risks are particularly acute where access to safe water, sanitation and health services is already limited. The operation will implement hygiene promotion activities, distribute water treatment tablets from prepositioned stocks, promote safe household water treatment, storage and handling practices. These preventive measures are intended to reduce disease transmission, promote healthy behaviors and protect the health of at-risk communities, while minimizing additional pressure on health services during and after the flood event.

Community clean-up campaigns will be conducted across the 16 targeted LGAs before the peak of the rainy season. Led by Nigerian Red Cross volunteers in collaboration with community members and local authorities, the campaigns will focus on clearing blocked drainage channels, culverts and waterways, removing solid waste that obstructs water flow and promoting proper waste disposal practices. In addition to reducing localized flood risks, the campaigns will provide an opportunity to reinforce key flood preparedness and public health messages within the targeted communities.

IV) Strengthening community preparedness and local response capacity is essential to ensuring that forecast information is translated into timely community action before flooding occurs. The operation will rapidly orient and deploy Red Cross volunteers to support early warning dissemination, preparedness awareness, first aid, flood monitoring and coordination with local authorities. Volunteers will serve as the link between technical early warning information issued by NIHSA and NiMet and practical household actions that communities can take to reduce their exposure to flood impacts. These actions will not only improve preparedness for the anticipated event but also strengthen community resilience to future flood emergencies.

At the institutional level, the operation will strengthen operational readiness and coordination by working closely with the National Emergency Management Agency (NEMA), State Emergency Management Agencies (SEMAs), Local Emergency Management Committees (LEMCs), NIHSA, NiMet, local government authorities and humanitarian partners. Continuous monitoring of hydrological conditions and rainfall forecasts will inform operational decision-making throughout the implementation period, ensuring that actions remain aligned with the evolving risk. Daily monitoring of river levels, rainfall forecasts and field observations will inform operational decision-making. As the forecast evolves, the timing, geographical focus and scale of anticipatory actions will be adjusted to ensure interventions remain targeted, timely and proportionate to the level of risk. Regular coordination meetings will be held with relevant stakeholders to review forecast updates, validate field information and agree on any required operational adjustments. Strong coordination will also promote complementarity, avoid duplication of assistance and facilitate a seamless transition to emergency response should flooding materialize.

The IFRC will continue to support the NRCS to continuously monitor hydrological conditions, weather forecasts and the evolving humanitarian situation throughout the implementation period. If forecast conditions improve and flood impacts do not materialize, the operation will conclude after completion of preparedness activities and documentation of lessons learned. Should the forecasted flooding materialize and result in humanitarian impacts that exceed the capacity of this imminent operation, the National Society, in consultation with the IFRC and relevant authorities, will undertake a rapid assessment to determine the scale of needs and operational requirements. Based on the findings, the operation may be scaled up through a Response DREF or, if the magnitude and geographical extent of the disaster warrant a larger international response, an Emergency Appeal may be launched. The actions implemented under this Imminent DREF are expected to strengthen operational readiness, facilitate a seamless transition to emergency response, and enable the timely delivery of humanitarian assistance to affected populations.



Proposed Actions

	Sector	Activities	Budget (CHF)
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Early Actions

DRR	• Mobilize and deploy Red Cross volunteers for community early warning dissemination, preparedness and flood monitoring activities. • Disseminate early warning and flood risk information to at-risk communities across Adamawa, Akwa Ibom, Bauchi, Benue, Cross River, Edo, Lagos and Plateau States, through multiple communication channels. • Activate School DRR clubs to promote flood preparedness and awareness in schools.	CHF 69,217
CEA	• Conduct Road show on EW and flood preparedness, across 8 states. • Facilitate two-way communication between affected communities and the Nigerian Red Cross Society before and during the anticipatory action period. • Conduct live radio show to share information on the flood risks, early action and preventive measures across 8 states.	
WASH	• Conduct hygiene promotion campaigns focusing on cholera, acute watery diarrhoea and malaria prevention. • Conduct community clean-up campaigns to clear blocked drainage channels and waterways where feasible to reduce localized flooding risks. • Distribute water treatment tablets from prepositioned stocks during community meetings and awareness campaigns, with demonstrations on their correct use and safe household water treatment and storage practices.	
Shelter	• Provide sandbags to vulnerable households to reinforce homes and reduce the risk of floodwater ingress. • Identify, map and publicize safe evacuation routes and temporary evacuation centers in collaboration with SEMAs, Local Government Authorities and communities, and disseminate evacuation preparedness messages to at-risk households.	
NS Strengthening	• Conduct a rapid orientation and refresher training for NRCS volunteers on early warning dissemination, flood preparedness, volunteer safety and security, early warning dissemination, evacuation support, first aid, to affected populations and community feedback mechanisms. • Coordinate with government authorities and humanitarian partners to support anticipatory action planning. • Conduct weekly forecast monitoring and operational review meetings with NIHSA, NiMet, NEMA, SEMAs and NRCS branches throughout the implementation period to guide adaptive management of anticipatory actions.	



	PGI	• Promote inclusive risk communication approaches that ensure women, children, older persons and persons with disabilities can access flood preparedness information. • Conduct webinar on PGI in emergencies.	
 Early Response	CEA	• Conduct rapid multi-sector needs assessments in flood-affected communities.	CHF 5,783
Sub-total			CHF 75,000
Indirect Cost			CHF 5,000
Total			CHF 80,000



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[Click here for the reference](#)

