

# Water Banking in Nebraska

The Lower Platte River Basin Coalition is in the process of identifying a common methodology and accounting system that would provide a guideline for the member NRDs in the event that individual member NRDs should decide in the future to adopt a water bank to support water management activities. This summary document provides background information and current status of water banking efforts in Nebraska.

**What is a Water Bank?** The words “water bank” have been used to describe several different things in the state of Nebraska, and an even greater number of things across other parts of the United States. Water banks are often brought up in Nebraska during discussions involving water management, but probably more people than would care to admit—including many with significant experience in water resources—would struggle to define a “water bank”.

So what exactly is a water bank? At a very general level, a water bank usually refers to a mechanism used to facilitate the transfer of water between parties, often using market-driven transactions. Water banks can be institutional mechanisms, physical projects or both.

- » In some cases, the bank includes actual tracts of land where **surface water is diverted and allowed to percolate into the underlying aquifer**. This water “recharge” may either slowly progress naturally back towards the stream, where it will **eventually return to the stream and boost flows at a time when higher flows are more beneficial**, or it may be actively pumped out of the aquifer and delivered to a stream via a pipeline or other conveyance structure. Recharge ponds, lined pits, pumps, canals and other physical structures form the basis of these structure-based water banks.
- » Other water banks are more institutional in nature and focus on the accounting of transferred water. These institutional banks often offer a **clearinghouse where buyers and sellers of water can gather and provide information in order to facilitate the transfer of water**.

Is **Water Banking** in Nebraska **Legal?**  
**YES!**

As long as a water bank follows existing state statutes and regulations, water banking systems are legal in Nebraska.

While Nebraska does not currently have explicit statutory language governing water banks, there are several laws and regulations relating to water transfers, water storage, and other aspects that can (depending on the particular type of water bank involved) provide guidance on how to operate a particular bank.

**Sample of NEBRASKA Laws related to water banking\***

## What **Water Banks** Already Exist in **Nebraska?**

The **Central Platte NRD Water Banking Program**, established in 2007, involves the transfer of water to manage river depletions. It is designed to help meet the objectives of an Integrated Management Plan (developed jointly by the NRD and DNR) and the Platte River Recovery and Implementation Program. The Central Platte NRD Water Banking Program has elements of an institutional water bank, but also can involve structural components, and may be unique in the U.S. in the way it tracks consumptive use changes based on land use and the resulting changes to river depletions.

**Lower Loup NRD Irrigated Acres Transfer Program** is an initiative which requires deposits into a water bank for certain types of water transfers.

**Other NRDs and the Central Nebraska Public Power and Irrigation District (CNPPID) Delivery Location Transfer Program** use elements of water banking operations in their water management practices as well.

**Learn More!**

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