Deschutes Water Bank Overview





Why Water Banking?

In the Deschutes River Basin, community members need water to support agriculture, municipal use, and healthy rivers. Water is generally available to meet these needs, but complex water law makes moving water between uses difficult. Water banking enables water users to make voluntary changes to support agriculture, supply growing cities, enhance and restore rivers, and ensure the best use of the basin's precious water for the benefit of the community.

What is a Water Bank?

A water bank is a set of pre-approved processes that allow water to be voluntarily transferred between uses to meet community needs. Water that is not needed in its historical use, either temporarily or permanently, can be deposited in the bank and made available for withdrawal to serve other uses. Bank rules guard against speculation, waste, and harm to the river or other water users. All bank transactions are voluntary, and participants receive payment for their water. It supports basin water right holders in securing water for agriculture, municipal use, and instream flows.

The Opportunity

With a functioning water bank:

- Irrigators who do not need all their water can deposit it in the bank and receive payment, enhancing farm revenue;
- Farmers who need more water can purchase it through the bank, reducing fallowing and enhancing the agricultural economy;
- Municipalities can access a reliable, affordable source of water to meet growing demand; and
- River flows can be enhanced through allocation of a portion of banked water to instream use.

Who is Involved?

The Deschutes River Conservancy is developing the Deschutes Water Bank in collaboration with the Confederated Tribes of Warm Springs, irrigation districts, and local municipalities in coordination with the Oregon Water Resources Department.



Water Bank Design

- All water bank participation is voluntary and avoids injury to existing water rights.
- Water accounting ensures that bank transactions deliver agreed-upon water without impacting other users.
- Bank rules around payments and pricing are designed to maximize participation, ensure fairness, and avoid water speculation.
- Bank design ensures that all transactions result in a net improvement to instream flows.
- Out of basin interests and those without valid water rights are ineligible to participate.

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