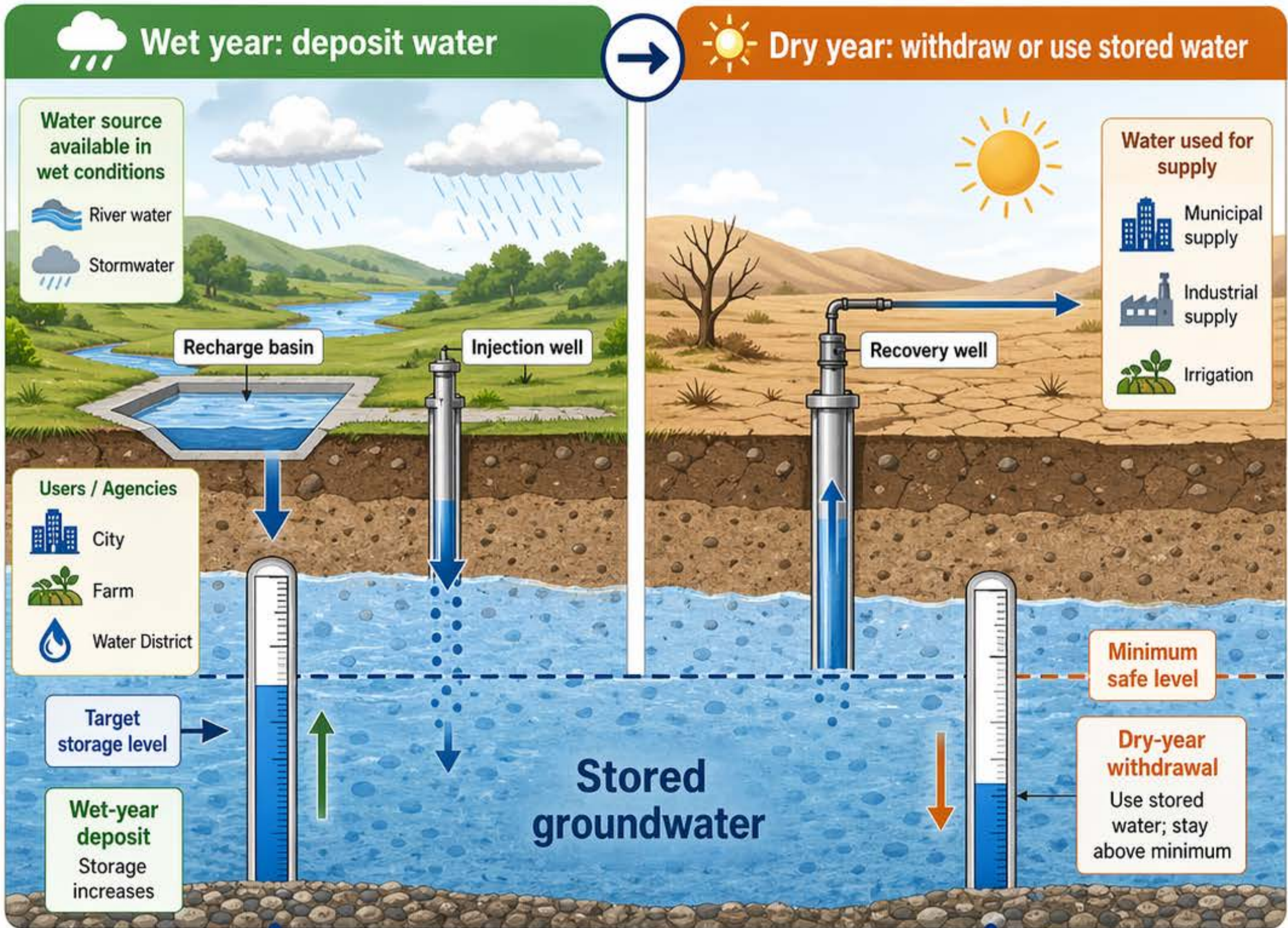


# What Water Banking Means

Water banking stores water underground in wet years and tracks how it can be recovered later in dry years.



## Water accounting and operating rules

**Ownership and rules**

Define who can deposit, store, and recover water.

**Recovery rights**

Define who can recover, how much, and when.

**Water accounting**

↓ Deposits	+ 6,200 AF
Storage	12,400 AF (Acre-feet)
↑ Withdrawals	- 4,100 AF

**Storage over time**

**Operational thresholds**

Stay within established levels to protect the resource.

- Target storage level**  
Plan for the future.
- Minimum safe level**  
Do not go below.



**Policy takeaway: Water banking requires both underground storage and clear rules for accounting, ownership, recovery, and limits.**