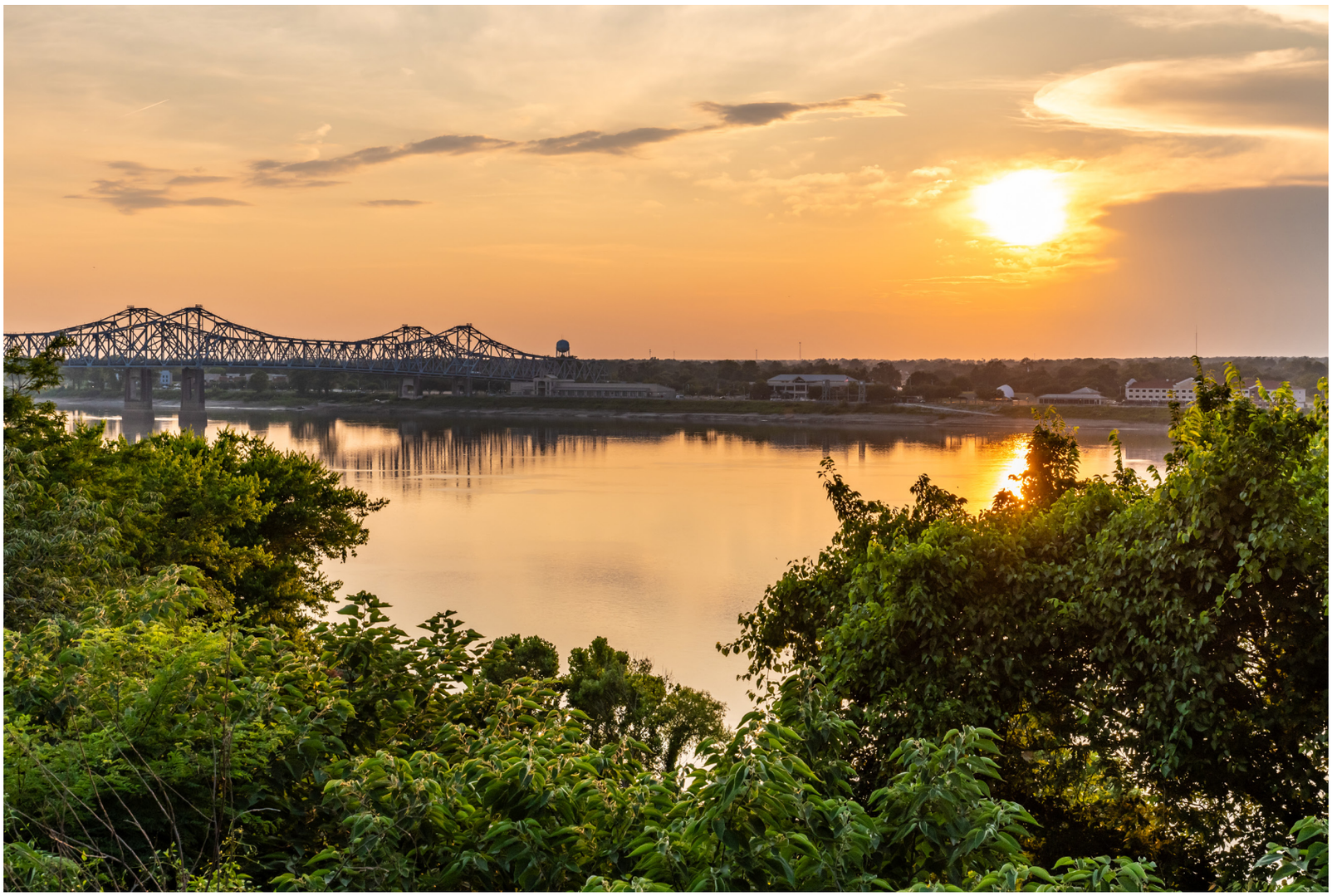
REPORT | THE MISSISSIPPI RIVER BASIN LEGISLATIVE COHORT

The Mississippi River Watershed

State Policy Options for Risk Reduction and Resilience



NCSL
NATIONAL CONFERENCE OF STATE LEGISLATURES

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The Mississippi River Watershed: State Policy Options for Risk Reduction and Resilience

THE MISSISSIPPI RIVER BASIN LEGISLATIVE COHORT

The National Conference of State Legislatures is the bipartisan organization dedicated to serving the lawmakers and staffs of the nation's 50 states, its commonwealths and territories.

NCSL provides research, technical assistance and opportunities for policymakers to exchange ideas on the most pressing state issues, and is an effective and respected advocate for the interests of the states in the American federal system. Its objectives are:

- Improve the quality and effectiveness of state legislatures.
- Promote policy innovation and communication among state legislatures.
- Ensure state legislatures a strong, cohesive voice in the federal system.

The conference operates from offices in Denver, Colorado and Washington, D.C.

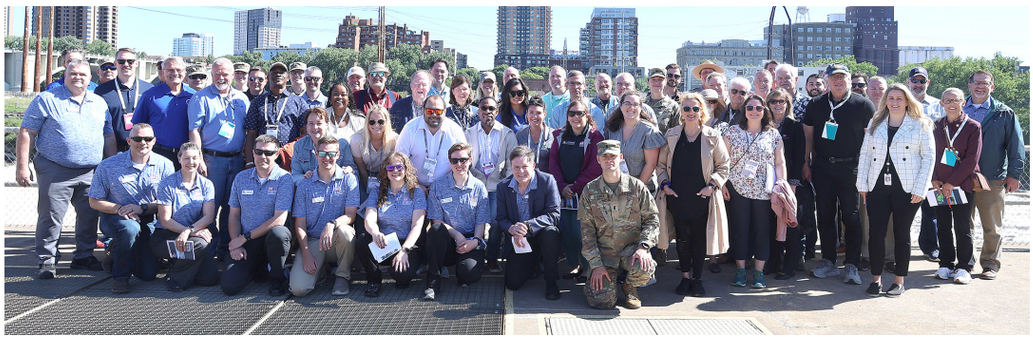
Background and Introduction

The Mississippi River Basin, spanning 31 states and encompassing over 250 rivers, has a rich history shaped by both natural and human influences.

For thousands of years, Native Americans relied on the "Great River" for sustenance and transportation, as its freely shifting course created fertile soils and diverse habitats across a landscape ranging from arid plains to swampy cypress forests. With the arrival of European explorers and settlers, the river became an essential route for trade and movement. As populations along its banks increased, efforts to control the river's flow grew stronger.

Major transformations took place during the 1930s and 1940s, when the construction of large locks and dams facilitated greater commercial navigation and spurred significant economic growth. Industrialization also brought the development of levees and navigation channels, replacing much of the river's natural landscape with concrete and steel. While these changes supported urban and agricultural expansion, they also altered the river's natural dynamics, often resulting in more severe floods, loss of habitats, reduced wetlands, destruction of forests and the spread of invasive species throughout this diverse watershed.

Today, the Mississippi provides drinking water, transportation corridors, power generation, fertile agricultural land and a multitude of outdoor recreation opportunities. The river also supports tens of billions of dollars in economic activity and provides habitat for over 780 species of fish and wildlife.



MISSISSIPPI RIVER BASIN LEGISLATIVE COHORT

NCSL's Mississippi River Basin Legislative Cohort and Agriculture Task Force toured the Upper St. Anthony Falls Lock and Dam in Minneapolis with the U.S. Army Corp of Engineers.

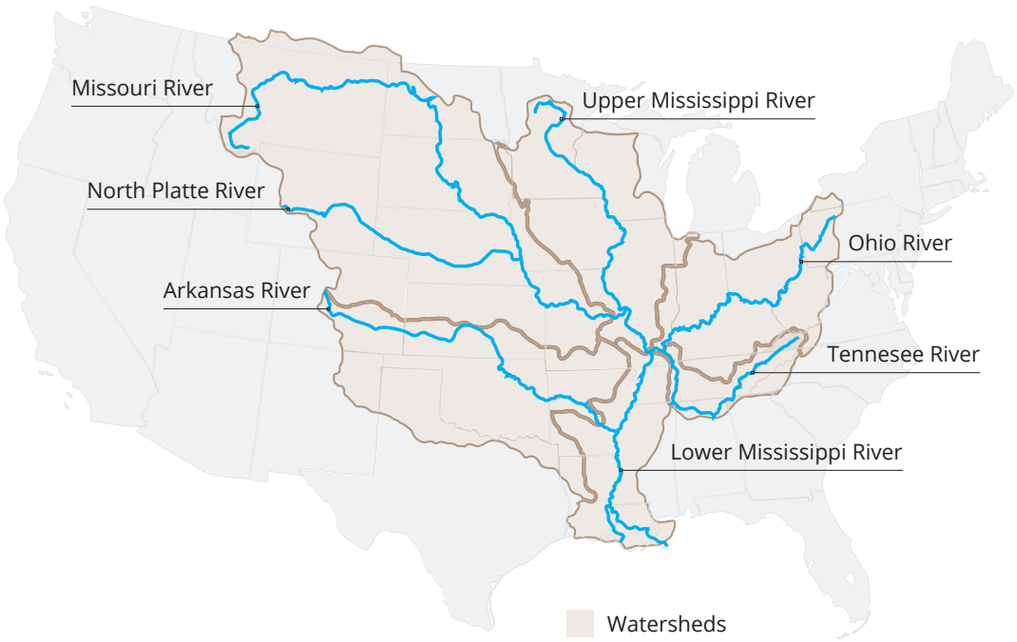
The Mississippi River Basin Legislative Cohort

Given the importance of the Mississippi River and the surrounding basin, the National Conference of State Legislatures (NCSL) convened a bipartisan group of legislators from the 10 mainstem states—Minnesota, Wisconsin, Iowa, Illinois, Missouri, Kentucky, Tennessee, Arkansas, Mississippi and Louisiana—to form the Mississippi River Basin Legislative Cohort. Over the course of a year (June 2024 to June 2025), convening in person and virtually, the group shared ideas and best practices and learned from subject-matter experts to gain greater insight into the challenges of the Mississippi River Basin and discuss potential solutions.

This report provides an overview of select watershed issues identified by members of the cohort and highlights innovative policy approaches and state legislation that may serve to help states across the Basin protect their watersheds and communities from extreme weather and other hazards. A common theme among the states participating in the Cohort was the desire to tackle issues related to flooding, drought and water quality while also enhancing their state's economic and community resilience. There was also increased awareness that actions taken to address issues such as nutrient runoff or changes to water flow, could have both upstream and downstream impacts. As such, a holistic, collaborative approach is essential to minimize unintended consequences. This perspective reinforces the idea that states are operating within a shared basin context, where individual decisions connect to broader regional outcomes.

The Largest Drainage Basin in the United States

The Mississippi River Basin covers all or parts of 31 states and two Canadian provinces.



NCSL, 2026

Policy Drivers in the Mississippi River Basin

Faced with an increasing number of disasters, a changing federal funding landscape, aging infrastructure and shifting demographics, adaptation will be a throughline for state legislatures as they play an increasingly important role in addressing issues affecting the Mississippi River Basin, including flooding, drought, economic development and water quality. When considering policy options, lawmakers' decisions are largely guided by three primary drivers: economic, environmental and recreational.

■ **Economic**: The basin's ecological productivity is the foundation of its economy, hosting some of the most fertile agricultural lands on the planet. According to the Waterways Council, over 90% of U.S. agricultural exports are transported by the Mississippi River, and waterborne cargo is valued at over $150 billion, according to the U.S. Army Corp of Engineers. It's estimated that barge transportation contributes half a million jobs to the U.S. economy. The river and surrounding landscapes also support power generation, agricultural and industrial production, commercial fishing and outdoor recreation. To protect the vast economic value of the river, extensive investments have been made in engineered infrastructure to help reduce the impacts of flooding. While beneficial in some cases, in others, these conventional, human-engineered systems have led to more severe flooding and have accelerated habitat loss.

■ **Environmental**: The basin is home to diverse ecosystems, providing vital habitat for numerous species of fish, birds and other wildlife. It also includes the largest continuous system of wetlands in North America. These habitats and ecosystems face a variety of threats including hotter temperatures and extreme rainfall events in addition to increased nutrient loads. This is most evident off the coast of Louisiana where nutrient runoff has resulted in large algae blooms which have depleted the supply of oxygen, killing fish, oysters and other marine life. Known as "the dead zone," Gulf hypoxia has been devastating to the fishing economy along the Gulf coast. The health and vitality of the river are inextricably linked to the economic viability of the region and thus essential to protect and restore.

■ **Recreational**: The Mississippi river is known for its diverse recreational opportunities including boating, fishing, hiking and birdwatching which attract millions of visitors annually and generate tens of billions of dollars in economic activity. Recreation-related tourism along the river corridor supports thousands of jobs and contributes significantly to local and regional revenue. Arkansas SB 464 (2023) established the Natural State Initiative Pilot Program to promote outdoor recreation and economic development through designated opportunity zones near rivers, parks and historic sites. Additionally, states are increasingly investing in river restoration projects to create new recreational opportunities and improve ecosystem health. In Minnesota, for example, a voter-approved sales tax increase, known as the "Legacy Amendment" has helped fund a wide range of conservation and recreation initiatives, including parks and trails along the Mississippi River.

These drivers also reflect the extent to which states are linked by common basin conditions, a connection that becomes even clearer in the context of increasingly variable weather.

Extreme Weather: An Emerging Policy Driver

Another challenge state lawmakers face is the increasing frequency and severity of disasters. In the past decade, the number of billion-dollar disasters has grown along with numerous disasters that may not meet the threshold of a presidentially declared disaster but nevertheless cause significant damage to the impacted communities. Catastrophic flooding increasingly impacts the Mississippi River Basin, threatening human lives, infrastructure and ecosystems. Rapid water flow accelerates soil erosion, increases sedimentation, destroys wildlife habitats and degrades water quality. These flooding events also complicate efforts to control nutrient runoff and protect water resources.

States generally develop risk reduction strategies to shield their communities from destructive flooding. However, these efforts become more complicated when the same region faces both severe floods and extended periods of drought or reduced river flow in a single year. These low-water conditions can be particularly severe in the Mississippi River Basin, affecting wildlife habitats, economic trade and recreation. The river frequently reaches low water levels, and according to the National Oceanic and Atmospheric Administration, has recently shown a pattern of rapidly shifting between drought and flood conditions. These shifting conditions highlight the need for basin-wide strategies that strengthen watershed resilience across diverse landscapes.

Watershed Protections: Unpacking Environmental Policy Drivers

Having a clean and resilient watershed is essential to the recreational and economic vitality of the region. Whether addressing water flows or nutrient runoff, protecting water quality and ensuring the sustainability of the surrounding ecosystems are top-of-mind. States are expanding their toolkits by leaning into wetland restoration, land conservation and partnerships with landowners.

In an effort to address repetitive flooding and low-river levels, federal and state lawmakers are considering traditional grey or hard infrastructure along with nature-based solutions, such as floodplain reconnection, wetland restoration and riparian buffers. By enhancing and restoring these natural features, more stormwater can be stored or directed away from people and infrastructure and allowed to infiltrate into the ground,

Lessons from Loch Leven

In January 2016, record-setting rainfall throughout the Midwest led to severe flooding on the Mississippi River, overwhelming numerous levees in Illinois and Missouri and impacting downstream communities. State policymakers faced urgent challenges as levee failures, such as the breach in Wilkinson County, Mississippi, exposed the vulnerabilities of privately managed flood infrastructure. The situation at Loch Leven—a 6,000-acre island affected by these recurring floods—highlighted the critical need for coordinated state and federal policy responses. Through strategic partnerships and robust support from federal Farm Bill programs, Loch Leven serves as a model for floodplain reconnection initiatives in the Lower Mississippi River region.

recharging groundwater and depleting aquifers. Wetlands help to slow and disperse floodwaters, which reduces flood peaks and minimizes erosion. Additionally, wetlands act as natural filters by removing pollutants from the water. As communities face the costly cycle of rebuilding levees, restoring wetlands is becoming a practical and often cost-effective strategy for flood mitigation.

In 2024, Illinois enacted Senate Bill 247 to support conservation services such as wetland restoration, flood mitigation and natural infrastructure. The state also enacted Senate Bill 2510 (2025) to appropriate funds from the Ducks Unlimited Fund to finance wetland protection, enhancement and restoration projects, and to fund other associated efforts.

GETTY IMAGES

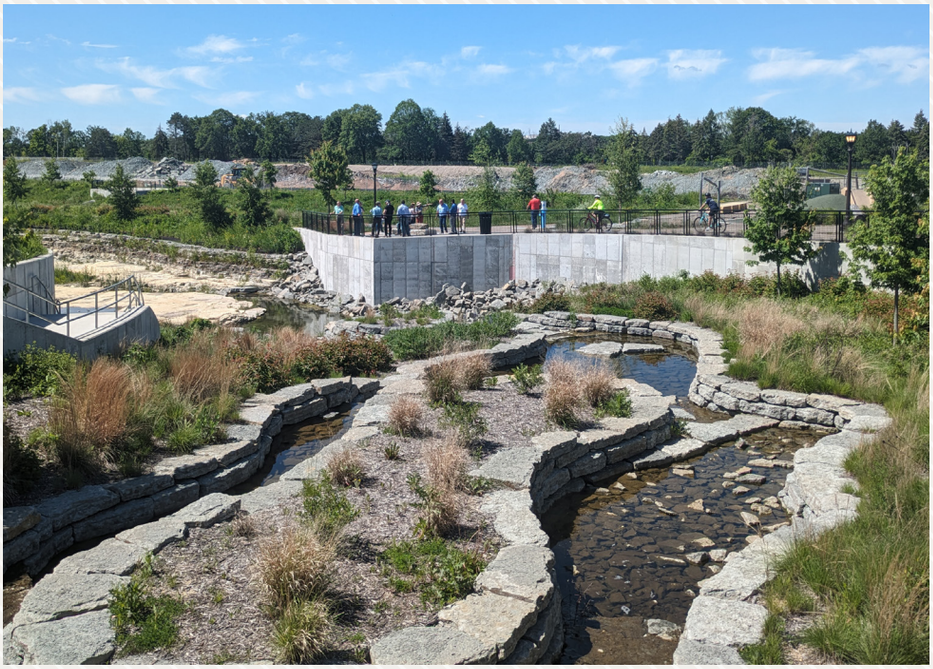
Swamplands along the Mississippi River in New Orleans.

States are also recognizing that private landowners play an essential role in restoring wetlands to mitigate flood impacts and restore waterfowl and other species. The Louisiana legislature enacted House Bill 564 (2025) which established an incentive program within the conservation fund to assist landowners with enhancing wildlife habitats and wetlands on private property. Iowa established the Conservation Reserve Enhancement Program (Iowa Code § 466.5) that provides incentives to landowners who voluntarily establish wetlands to reduce nitrogen loads and the movement of other agricultural chemicals from croplands to streams and rivers. In addition to improving water quality, these wetlands will provide wildlife habitat and increase recreational opportunities.

The intrinsic relationship between agriculture and water has also come into sharper focus in recent years, leading states and agricultural producers to collaborate on soil health practices and water recycling initiatives. Organizations like the Iowa Soybean Association and Ducks Unlimited, among others, support communities and farmers by providing technical assistance and grants to restore wetlands, oxbows and habitats that help rehabilitate ecosystems and enhance water quality.

Given that over 20 million Americans rely on the Basin as their main source of drinking water, maintaining high water quality standards is crucial. Although the Clean Water Act (1972) has led to significant improvements, the Mississippi River and its tributaries still face threats from excessive amounts of nitrogen, phosphorus and other nutrients from agricultural runoff. These nutrients, commonly used in farming, aid plant growth and carbohydrate storage. However, when they accumulate unnaturally, they fuel algae blooms whose decomposition depletes oxygen in the water, resulting in “dead zones.”

As nutrient loads in water continue to rise each year, states are increasingly working with farmers to adopt conservation measures that curb nutrient runoff. For instance, the Wisconsin Department of Agriculture, Trade and Consumer Protection offers Producer-Led Watershed Protection Grants (Wis. Stat. §93.59). These grants help fund cost-sharing initiatives, on-farm demonstrations and outreach efforts to assist farmers in adopting conservation strategies and innovative methods to



MISSISSIPPI RIVER BASIN LEGISLATIVE COHORT

The cohort tours the Highland Bridge Project in St. Paul, Minn., where native vegetation, bioengineering, advanced green infrastructure and native limestone support watershed restoration, stormwater management and economic revitalization.

The Highland Bridge Project: A Case Study in Watershed Restoration and Economic Development

While record-breaking floods may garner the most attention, a significant number of smaller floods and other weather events every year cause damage to agricultural land, communities and the economy. To combat this, both states and the federal government are investing in and implementing disaster management strategies that achieve multiple benefits and involve both structural measures (such as dams and floodwalls) and nonstructural approaches (including land-use planning, wetland restoration and nature-based solutions). These multi-benefit projects are designed to achieve multiple positive outcomes—such as environmental protection, economic growth, improved public spaces, and enhanced community well-being—through integrated planning and solutions.

A good example of this is the Highland Bridge project, which the cohort visited during its first meeting in Minneapolis -St. Paul. The Highland Bridge project employs a multi-benefit approach to flood mitigation by integrating engineered and natural stormwater systems throughout its 122-acre development. Stormwater is collected and filtered through biofiltration and central water features, capturing significant pollutants and ensuring clean, regulated water flows into Hidden Falls Regional Park and the Mississippi River. This strategy restores the previously buried Hidden Falls Creek, stabilizes water flows, and reduces untreated runoff. In addition to flood resilience, the project enhances public spaces, supports affordable housing, and promotes sustainability through extensive native landscaping and LEED-certified buildings. Comprehensive planning not only protects the environment but also strengthens community connectivity, economic development and livability.

improve water quality in local watersheds. Similarly, Arkansas, Michigan and Mississippi have acted to lower the costs for landowners who adopt practices aimed at reducing agricultural runoff. The Arkansas Agriculture River Quality Loan Program (authorized by Arkansas Code §15-5-901) provides low-interest loans to agricultural landowners for conservation practices such as the construction of tailwater recovery systems and the purchase of no-till drills to help reduce pollution impacts to water quality. The Michigan Department of Agriculture and Rural Development oversees the Agricultural Environmental Assurance Program created by Mich. Comp Laws § 324.8710, which supports landowners in developing and implementing unique conservation plans to prevent or minimize agricultural pollution risks. Finally, Mississippi Code §69-27-1 created the Soil and Water Conservation Commission. The Commission uses federal funding provided by the Federal Clean Water Act to carry out agricultural non-point source pollution education and land treatment cost-share projects across the State.

Policy Issues and Approaches

Legislators are identifying policy levers within their authority to tackle these challenges with an eye towards sustainable investments that deliver long-term societal, ecological and economic benefits.

State lawmakers agree that the long-term viability of the river and the broader basin is essential to preserve the region's way of life. The economics of the basin are rooted in the river and its tributaries as movers of goods, sources of drinking water and destinations for recreation. As state, federal and private partners look to invest in the basin's infrastructure to withstand the ever-changing impacts of weather, nutrient runoff and industrial chemicals, they continue to encounter three main challenges:

- **Coordination and Capacity**: Strengthening intergovernmental coordination requires open lines of communication and collaboration among local, state, tribal and federal officials. This cross-jurisdictional collaboration is beneficial for effective water management, infrastructure planning and environmental stewardship. It also better prepares communities when funding becomes available as states and communities can have a clear framework for how they'll get "boots on the ground" to design and implement projects.

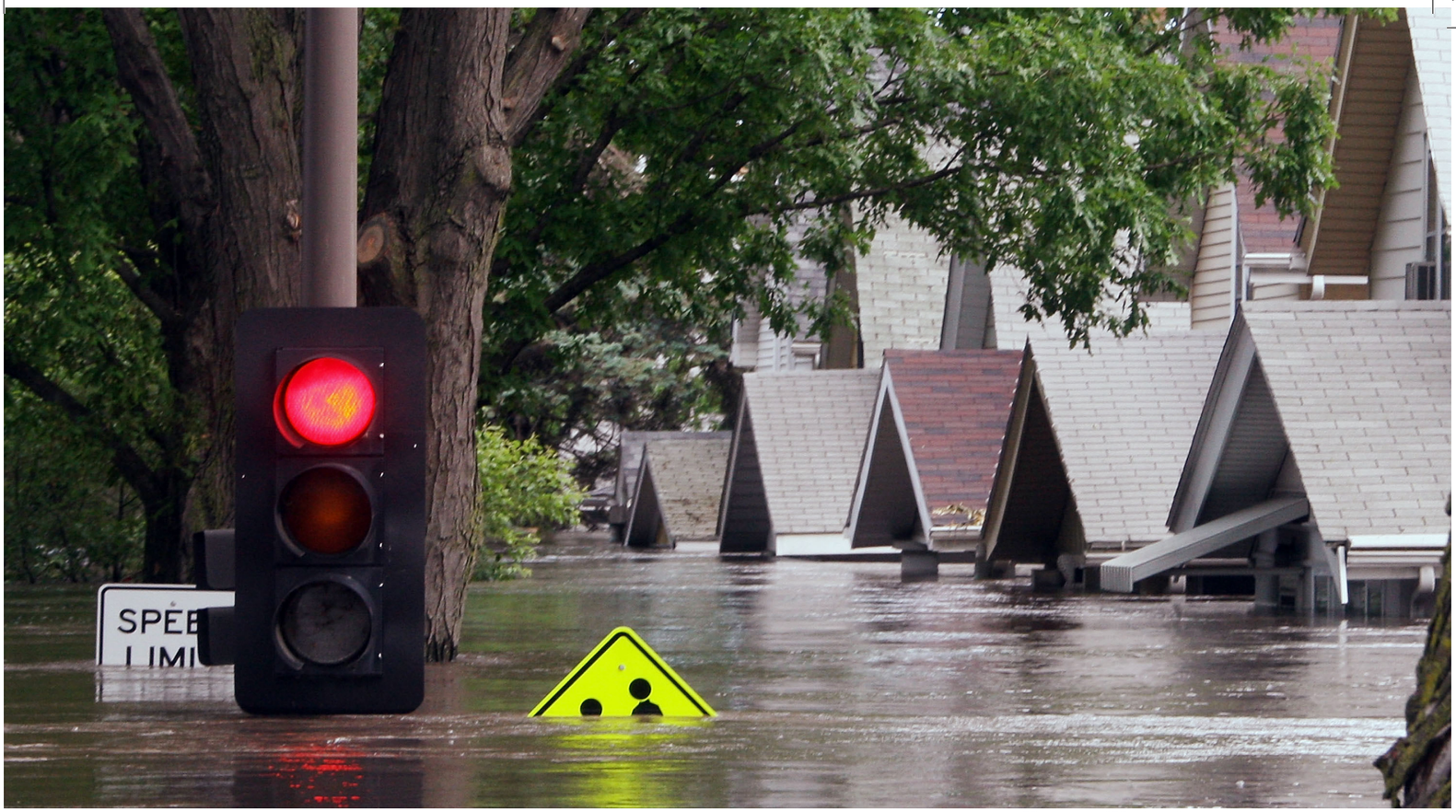
- **Data and Information:** Across the country, states are recognizing that unmanaged flood risks, water quality concerns and elongated droughts threaten public safety, local economies and long-term fiscal stability. Yet too often, states and local communities don't have the information, modeling, or data to effectively assess and plan for these growing risks. High-quality, reliable data is fundamental for conducting precise needs assessments, informing strategic investments and evaluating results.

- **Funding**: Infrastructure investments are among the costliest investments for state and federal governments, and the needs almost always outweigh the available resources. Over the years, states have sought to shore up their own funding mechanisms by creating infrastructure banks or passing resilient infrastructure bonds, among other strategies. As the federal government shifts more of the cost burden to states, lawmakers will need to reevaluate their current planning, mitigation and response systems to meet the demands of future extreme weather events through innovative funding and financing mechanisms.

Coordination and Capacity

State policymakers increasingly recognize the need to formalize and strengthen relationships with neighboring states to address shared challenges such as flooding, nutrient runoff and economic development. Legislative approaches may include the creation of interstate compacts, formal agreements or multi-state task forces that bring together lawmakers, agencies and technical experts to align priorities and share data. These collaborative structures facilitate capacity building and streamline planning across jurisdictions to ensure that upstream and downstream interests are jointly considered.

States are also exploring ways to coordinate across political and sectoral boundaries within their own



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A traffic light in Cedar Rapids, Iowa, shows red above a flooded street in 2008.

borders to maximize regional benefits. At least 12 states have created a designated office or individual to enhance whole-of-government coordination. These chief resilience offices or officers lead long-term planning and coordinate agency efforts. Separately, states are using tools like data sharing, joint infrastructure investments and shared grant programs to foster cooperation and improve disaster mitigation and hazard planning.

Leveraging interagency working groups and regional advisory councils to inform basin-related decisions and increase coordination with neighboring states are other ways states work across borders to ensure protection of the Basin's assets. For example, the Upper Mississippi River Basin Association (UMBRA) facilitates interstate water resource planning among its five member states: Illinois, Iowa, Minnesota, Missouri and Wisconsin. It serves to increase resources and policy alignment on issues including floodplain resilience, water quality and ecosystems. Similarly, the Lower Mississippi River Conservation Committee acts as an interstate platform for states including Arkansas, Kentucky, Louisiana, Mississippi, Missouri and Tennessee. The mem-

Cedar Rapids: A Case Study in Watershed-Based Planning

Following the significant floods of 2008, Cedar Rapids and adjacent communities within the Cedar River basin came together utilizing a watershed-based planning approach to facilitate the exchange of data, information and advanced modeling techniques across county and municipal jurisdictions. Intergovernmental agreements allowed local governments to consolidate financial resources to maximize access to federal and state funding for expansive, multifaceted projects. A key partner in these efforts has been the Iowa Flood Center, established by state legislation in 2009. As part of the University of Iowa, the Flood Center provides research and innovative tools to Iowa's decision-makers, enhancing the state's flood preparedness and resiliency.

ber states work collaboratively to develop habitat restoration plans, implement restoration projects and promote coordinated management of the lower river.

Alongside local and regional collaboration, states also engage with numerous federal agencies operating in the Basin. The U.S. Army Corps of Engineers plays a vital role, and the cohort highlighted the importance of the Corps' coordination with the states. The Corps manages the river's navigable channels, locks, ports, and harbors; oversees navigation infrastructure projects; implements flood risk management through levees and dams; and supports habitat restoration and long-term monitoring. Because flood control and resource management are shared responsibilities, strong collaboration among the Corps, state agencies and legislatures is crucial. This coordination helps align policy objectives, secure funding, and ensure projects effectively address the needs of both states and local communities.

By strengthening these intergovernmental relationships, legislatures can amplify the effectiveness of individual state policies and pursue more holistic strategies for water quality, flood resilience and economic vitality throughout the basin.

STATE POLICY EXAMPLES:

- **Iowa:** In 2010, the state enacted HF 2459, establishing a watershed planning advisory council tasked with providing recommendations to state agencies regarding best practices for protecting water resources, ensuring sufficient water supply, mitigating and preventing flooding, and promoting sustainable, fiscally responsible and environmentally responsible resource management.

- **Minnesota:** The One Watershed, One Plan originated from Minnesota Statute §103B.801, establishing a comprehensive watershed management plan to create a systematic, watershed-wide, science-based approach to watershed management.

- **Louisiana:** established the Chief Resilience Officer within the governor's office (House Bill 526, 2023) to develop strategic direction for resilience initiatives, coordinate state agency functions related to risk reduction, align departmental budgets with resilience goals, pursue federal and private funding for resilience projects and integrate resilience into major state plans like the Coastal Master Plan and Hazard Mitigation Plan.

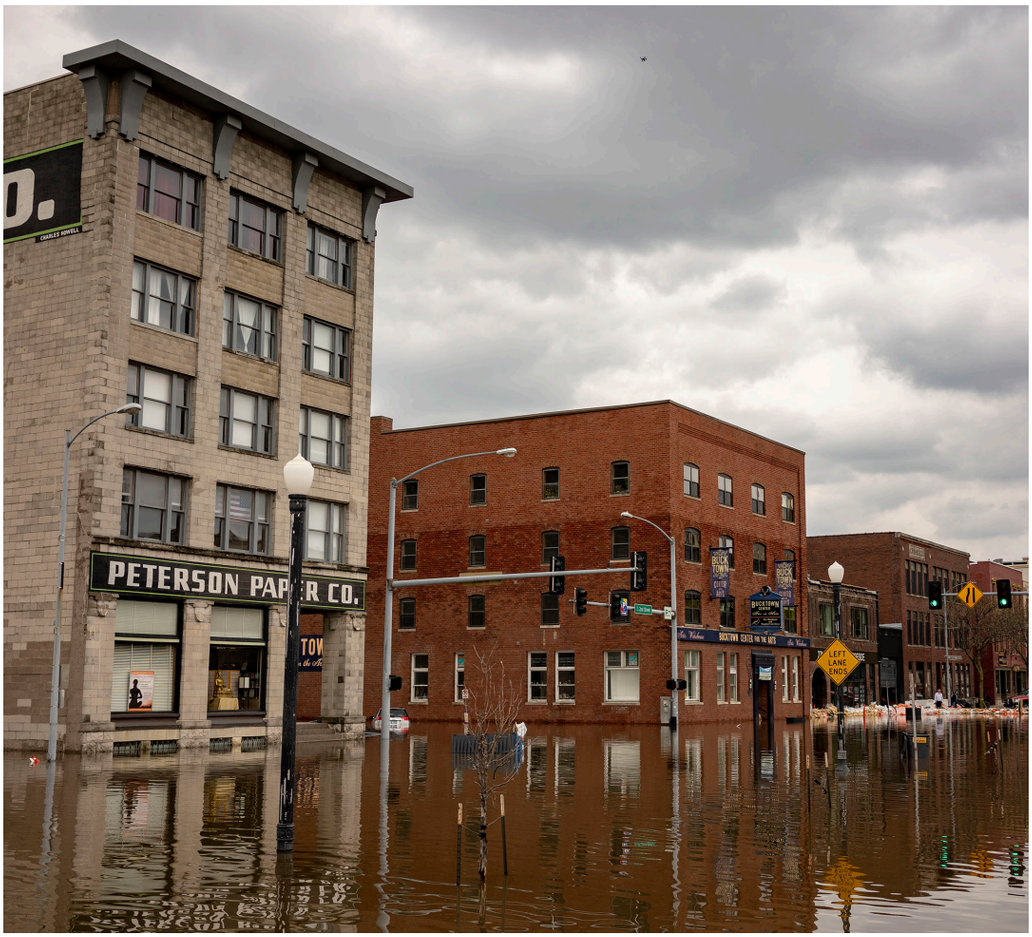
State legislatures are increasingly working to clarify responsibilities and build structured partnerships that support more effective cross-border water governance. In tandem with efforts to improve coordination across jurisdictions, states are also exploring how investments in watershed health and infrastructure can generate lasting economic benefits for local communities.

Data and Information

Accurate, accessible, and localized data is critical to understanding, planning for and responding to water-related challenges across the Mississippi River Basin including flood risk, water quality trends, land use changes and infrastructure vulnerabilities. Yet many states continue to face gaps in modeling, data collection and risk mapping, limiting their ability to assess vulnerabilities or prioritize cost-effective mitigation strategies. These gaps can result in misaligned investments, policy blind spots or missed opportunities to build long-term resilience.

Data integrity is an emerging threat impacting decision-makers and the general public. At face value, the abundance of maps and data obtained through a simple web search may seem helpful, but understanding the origins of the data, especially if it's being used as the basis for decision-making, are essential. For example, in late 2025, a nationally recognized real-estate listing site was forced to remove climate risk scores from property listings after concerns about data reliability and legal challenges.

In addition to data integrity, lawmakers must also consider data transparency—how data is shared and with whom. As a way to protect the public, several states, including Florida through HB 1015 (2025), require disclosure of floods and other hazards that may impact a property's safety and value.



KC MCGINNIS/FOR THE WASHINGTON POST VIA GETTY IMAGES

Flood waters surround area businesses near the main breach in the Mississippi River in Davenport, Iowa in May, 2018.

Lastly, data is often fragmented across jurisdictions or agencies and not always accessible to the state legislators and community leaders who shape policy responses. Improved coordination between state natural resource departments, environmental agencies, universities, and local governments can help close these information gaps and enable more strategic investments.

Montana offers one example of a legislative initiative focused on data-driven decision-making. The Modernization and Risk Analysis (MARA) Committee, supported by nonpartisan legislative staff, launched a data project to compile and analyze economic, demographic, and fiscal data from across the state. By integrating datasets from multiple agencies, the MARA project provides a more comprehensive view of long-term trends and the interconnectedness of government operations. The result is a suite of studies, reports, and interactive tools that help policymakers understand emerging risks and plan more effectively for the future.

The Louisiana Coastal Master Plan also demonstrates improved state coordination and data sharing. Following the devastating hurricanes in 2005, the Louisiana Legislature created the Louisiana Coastal Protection and Restoration Authority (CPRA) to serve as a single state authority aligning and coordinating coastal restoration and protection priorities. The CPRA's Coastal Master Plan leverages the best available data and engineering to guide the state's coastal actions and risk reduction goals.

As Mississippi River Basin states consider new resilience strategies, coordinated efforts to improve data infrastructure and share methodologies, such as forecasting tools, mapping standards, or plan-

ning templates, can bring shared benefits from the lessons learned across the region. Regional collaboration on data can amplify state investments and lead to stronger outcomes for communities across the basin.

STATE POLICY EXAMPLES:

■ **Iowa**: IA Code § 466C.1 (HB 822, 2009) established the Iowa Flood Center to develop hydrologic models for flood-frequency estimation and establish community-based programs to improve flood monitoring.

■ **Texas:** Tex. Water Code § 16.061 (SB8, 2019) directed the adoption of a comprehensive state flood plan, incorporating regional flood plans and making recommendations to guide state, regional and local flood control policy. With mapping completed and 14 regional flood planning groups assessing risks and identifying flood mitigation projects, the first-ever Texas State Flood Plan was released in 2024.

■ **North Carolina**: NC Session Law 2021-180 (SB 105) directed the development of a statewide Flood Resiliency Blueprint for major watersheds impacted by flooding, providing guidance for projects and funding strategies to mitigate flooding.

Funding and Financing

Securing capital for long-term investments in infrastructure and risk mitigation can be challenging as immediate needs can easily dominate budget planning processes and these much-needed investments. To counter this, states data should include yield returns beyond finances, including lives saved, conserved habitats and preserved recreation.

States frequently encounter significant obstacles due to the fragmented nature of federal funding sources. Whether undertaking infrastructure initiatives or responding to severe weather events, funding is often distributed among multiple federal agencies, each with distinct application procedures and varied outcomes. As previously noted, appointing a dedicated individual or establishing an office to facilitate interagency coordination can streamline funding processes and reduce project misalignment. Additionally, states that develop comprehensive project plans addressing diverse objectives may enhance their ability to secure and effectively utilize available funds.

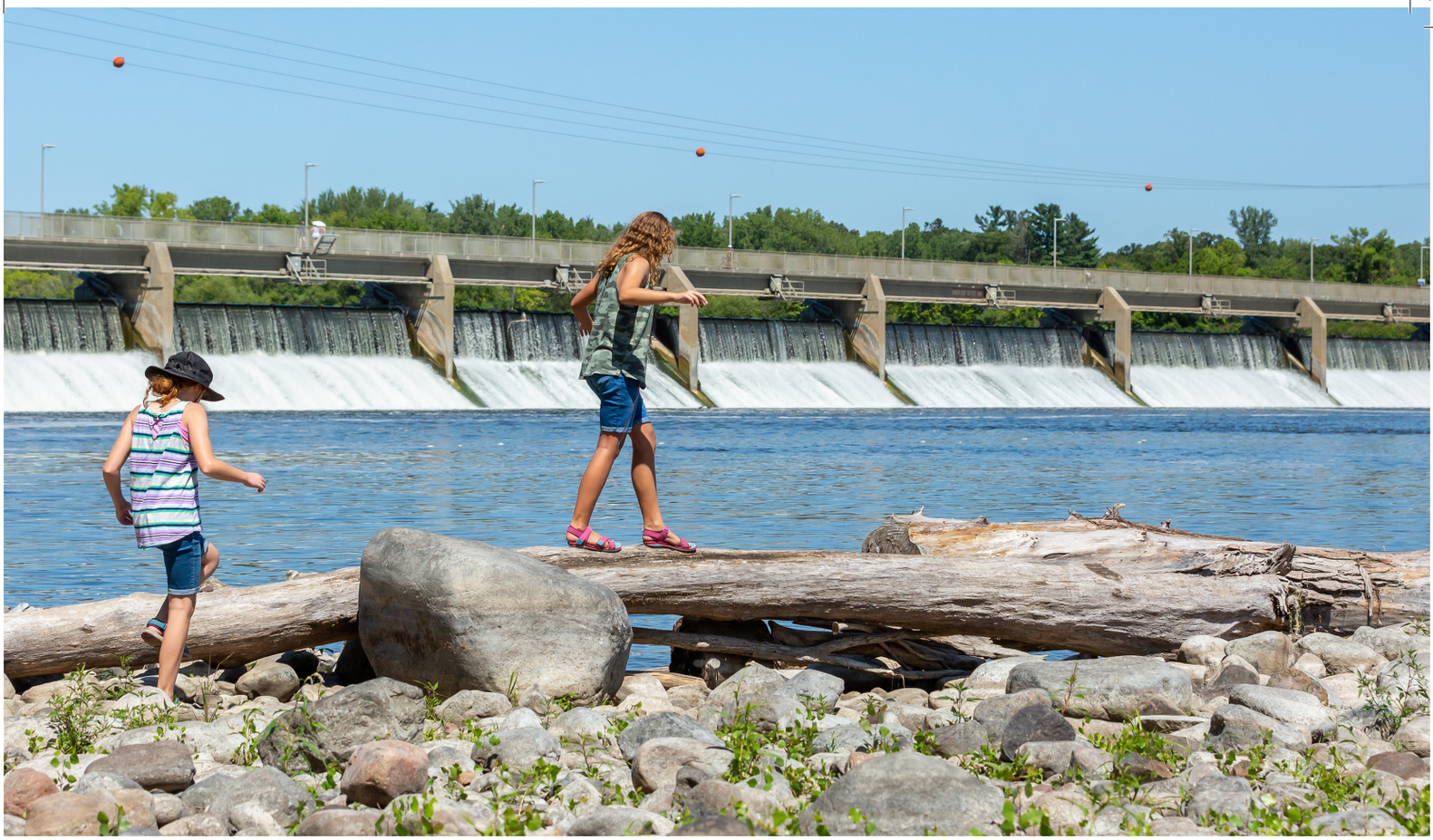
States are implementing innovative funding strategies to support water infrastructure, either by matching federal programs or developing independent state-funded initiatives. Legislators aim to enhance infrastructure reliability and ensure communities are prepared for future disasters. The following are examples of approaches currently being implemented across the Mississippi River Basin:

STATE POLICY EXAMPLES:

■ **Texas:** Water Code §15 (SB 7, 2019) created the Flood Infrastructure Fund, which provides financial assistance for flood control, flood mitigation and drainage projects. The fund was initiated with $793 million from the state's Economic Stabilization Fund, aka "the rainy day fund".

■ **Wisconsin:** Wis. Stat. § 323.63 (SB 222, 2024) established the Pre-Disaster Flood Resilience Grant to provide funds to identify flood vulnerabilities, improve flood resiliency and restore hydrology to reduce flood risk and damages in flood-prone communities.

Additionally, as states in the Mississippi River basin continue establishing and investing in programs to protect water quality, many look to leverage federal funding streams as a way to develop and sustain projects focusing on pollution control, drinking water and a variety of other water infrastructure programs. Longstanding federal programs such as the Clean Water State Revolving Loan Fund and the Drinking Water State Revolving Loan Fund are essential to state infrastructure investments and support states' ability to plan and oversee projects at the local level. The creation of the federal Water Infrastructure Finance and Innovation Act in 2014, has helped to accelerate state investments in larger infrastructure projects.



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Two girls play on the bank of the Mississippi River below the Coon Rapids dam in Minnesota.

- **Clean Water State Revolving Fund (CWSRF):** The federal-state partnership fund supports a wide range of water quality infrastructure projects, including municipal wastewater facilities, nonpoint source pollution control, decentralized wastewater treatment systems, stormwater runoff mitigation, green infrastructure, estuary protection and water reuse.

- **Drinking Water State Revolving Loan Fund (DWSRF):** Capitalization grants, requiring a 20 percent match, are awarded to states based upon the results of the most recent Drinking Water Infrastructure Needs Survey and Assessment.

- **Water Infrastructure Finance and Innovation Act (WIFIA):** The WIFIA program offers long-term loans that can be combined with State Revolving Fund assistance, municipal bonds and federal and state grants to help communities deliver more critical water infrastructure projects including wastewater treatment and stormwater projects.

Conclusion

While the challenges in the Mississippi River Basin are plentiful, the Mississippi River Basin Legislative Cohort found common ground on many issues, learned about best practices in the region and recognized the power of their collective voice to advocate for common-sense solutions. As we look ahead, state legislatures are increasingly adopting policy mechanisms that support both traditional infrastructure and nature-based approaches to water management. Dedicated grant programs, bonding authority and revolving loan funds are being used to advance projects such as wetland restoration, floodplain reconnection and riparian buffer enhancement. These mechanisms help align ecological goals such as habitat protection and water quality improvements with long-term economic and risk reduction benefits. By designing flexible funding streams and statutory frameworks, legislatures can make natural infrastructure a core component of their state's water management strategy.

At the same time, states are revisiting governance structures to better coordinate implementation across agencies, regions and sectors. Tools such as watershed councils, interagency planning committees and multi-jurisdictional agreements are helping to integrate ecological priorities into water management decision-making. Legislatures are also creating new pathways for public-private partnerships and using federal investment for projects that emphasize environmental resilience. With the right structures in place, states can deliver policies that are more adaptive, more inclusive and more attuned to the role of nature in sustaining river systems.

Extreme weather will continue to increase the demands on states and make the challenges of coordination, data management and funding more difficult. Without advanced planning and investments in risk mitigation, states may find themselves in a pattern of reactive funding and relief programs, but as highlighted throughout this report, states are making strides to proactively address the issues they face and doing so with the health and longevity of the Basin in mind.

Protecting and effectively managing the Mississippi River Basin requires bold, coordinated action from state governments and stakeholders. In committing to innovative policies, prioritizing watershed health and fostering cross-sector partnerships, states can help ensure the enduring vitality of this invaluable resource.

By emphasizing regional priorities and long-term outcomes, lawmakers can support efforts that benefit local communities, economies and ecosystems. Ongoing progress, collaboration and investment at the state level will play a significant role in sustaining the value of the river for future generations.

Acknowledgements

NCSL would like to thank the Environmental Defense Fund for its support of the Mississippi River Basin Legislative Cohort. The cohort illuminated the differing challenges and policy approaches in the Mississippi River Basin while showcasing the shared goals of a healthy and vibrant river. This report is intended to offer state policymakers a roadmap for addressing the watershed issues in the Basin and enhancing the resilience of their communities.

Several organizations and individuals shared information with the cohort and NCSL is appreciative of their time and expertise. These organizations and individuals include America's Watershed Initiative, American Flood Coalition, Charles Sutcliffe (National Wildlife Federation, former Chief Resilience Officer, State of Louisiana), City of Cedar Rapids, City of Minneapolis, CSRS Inc., Iowa Flood Center, Institute for Resilient Infrastructure Systems, University of Georgia, Lower Mississippi River Conservation Committee, National Association of Flood and Stormwater Management Agencies, St. Anthony Falls Laboratory, Upper Mississippi River Basin Association, U.S. Army Corps of Engineers - Mississippi River Commission and Wisconsin Department of Natural Resources.

Appendix

The following chart outlines a few of the organizations who worked with the cohort and which work on issues affecting the Mississippi River Basin. This is not a comprehensive list of all the organizations working in the Basin.

Organization	Mission
Upper Mississippi River Basin Association	UMBRA serves as a forum for five states—Illinois, Iowa, Minnesota, Missouri and Wisconsin— to discuss river-related concerns, encourages joint planning and management of natural resources, helps state and federal agencies share information, and represents the collective interests of the basin states to Congress and federal agencies.
America's Watershed Initiative	AWI has partnered with The Nature Conservancy to bring together government, community, academic, industry and NGO leaders to develop shared priorities across the entire Mississippi River watershed.
National Audubon Society	The National Audubon Society partners with stakeholders, advocates and decision-makers on efforts to improve and preserve critical habitat and community resilience in the Mississippi River Basin.
The American Flood Coalition	This bipartisan coalition works at all levels of government to scale innovative solutions to protect communities from higher seas, stronger storms and more frequent flooding.
The Mississippi River Cities and Towns Initiative	The initiative is a coalition of mayors from cities and towns along the Mississippi River. Its mission is to protect and promote the river as a vital economic, environmental and cultural resource. The initiative works on issues such as flood resilience, water quality, sustainable development and infrastructure investment.
The Nature Conservancy	TNC focuses on strategies that deliver multiple benefits: increasing connectivity, supporting wildlife habitats and improving water quality. Through collaboration, its Mississippi River Basin program leads broad initiatives to reconnect floodplains. Using science-based tools, TNC identifies effective strategies for flood mitigation, water quality and habitat restoration.
The National Association of Flood and Stormwater Agencies	The association supports flood and stormwater agencies by advocating for effective public policy, securing essential funding and promoting innovations that help members better serve their communities.
The National Association of Floodplain Managers	This scientific and educational nonprofit organization educates policymakers on sound floodplain management policies and practices, improves the knowledge of floodplain managers, conducts applied research and develops tools that address all aspects of flooding and floodplain management.

Each Component of the Framework Outlines Options Where Legislators May Act

The American Flood Coalition's State Flood Resilience Framework outlines five areas where state legislators can take action.

LEADERSHIP AND ACCOUNTABILITY	• Codify lead flood office(r) with budget, permanent staff, and authority to break down agency silos (note: either create a new office or designate an existing office). • Fund watershed-based staff to plan across jurisdictions and reduce technical burden on local communities. • Designate watershed-based regional entities to build flood resilience.
DATA MANAGEMENT AND RISK ASSESSMENT	Establish or designate a statewide data and modeling coordination hub to: • Complete a statewide flood risk assessment (e.g., state-owned properties, dams and levees, critical infrastructure). • Collect flood data/inputs, identify gaps in the data and close them. • Act as home for statewide flood data and conduct modeling that identifies risk scenarios and options to reduce risk.
STRATEGIC PLANNING	Require a statewide flood resilience strategy that includes risk reduction goals, a prioritized list of flood projects, and metrics to measure progress. • Establish a technical assistance program to support resilience planning at the watershed level. • Incorporate flood risk reduction into local/regional transportation and comprehensive plans.
FUNDING AND FINANCING	• Develop a statewide investment scorecard to allocate funds towards the highest priority projects and responsibly steward taxpayer money. • Establish consistent funding to invest in flood protection infrastructure and solutions. • Establish a state funding source for local match requirements to ensure the maximum amount of federal dollars come to the state. • Create a common application or state-administered flood resilience grant programs.
STATEWIDE STANDARDS	• Adopt the latest building codes, including all flood-related provisions. • Ensure flood risk disclosure to protect prospective homebuyers and renters. • Enable local governments to establish stormwater utilities or similar functions to fund flood protection infrastructure.

The State Flood Resilience Framework was developed by the American Flood Coalition, a national, bipartisan coalition working with local, state, and federal leaders to advance practical solutions that reduce flood risk and strengthen community resilience.

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