



Upper Mississippi Overview

The stretch of the Upper Mississippi River between Monticello and Anoka, Minnesota represents one of the most accessible and diverse river systems in the Twin Cities region. Located just northwest of Minneapolis–Saint Paul, this section of the Mississippi transitions from a largely rural river corridor into a landscape increasingly influenced by suburban communities. Despite its proximity to a major metropolitan area, the river maintains significant ecological value and supports a wide range of recreational activities including boating, paddling, birdwatching, and warm-water fly fishing.

Geographically, this portion of the Mississippi flows through broad glacial plains shaped by the retreat of the last Ice Age glaciers roughly 12,000 years ago. The river valley widens through Wright, Sherburne, and Anoka counties, with sandbars, backwater channels, and wooded floodplain islands creating a complex aquatic habitat. Seasonal flooding continues to shape the river corridor, depositing sediment, forming new channels, and maintaining the mosaic of wetlands, forests, and open water that define the Upper Mississippi landscape.

The Mississippi River in this reach supports a wide range of fish species due to its mix of current, structure, and seasonal habitat diversity. Submerged timber, rock ledges, sandbars, and side channels create ideal conditions for both predator and forage fish. Water levels fluctuate throughout the year, driven by rainfall, snowmelt, and upstream dam management, which in turn influence fish movement and feeding behavior.

Common sport fish species in this section include smallmouth bass, northern pike, walleye, channel catfish, and various panfish. Smallmouth bass are particularly notable for anglers, as the rocky shorelines, wing dams, and mid-river structure provide excellent habitat. Aquatic insects, baitfish, and crayfish form the base of the food web, supporting healthy predator populations throughout the summer and early fall.

Several public access points allow anglers and paddlers to explore this portion of the Mississippi River. Launches in Monticello, Elk River, and Anoka provide convenient entry points for both motorized boats and drift boats. Because the river is wide and relatively gentle in this stretch, it accommodates a variety of recreational uses ranging from canoeing and kayaking to guided fishing trips.

The river corridor also supports wildlife viewing opportunities. Bald eagles, great blue herons, osprey, and migrating waterfowl are commonly seen along the wooded banks and sandbars. Adjacent parks, trails, and natural areas provide additional ways for visitors to experience the river landscape without necessarily being on the water.



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For fly anglers, the Monticello-to-Anoka stretch of the Mississippi offers excellent opportunities for targeting smallmouth bass. Unlike smaller trout streams, this large river environment rewards anglers who understand current seams, structure, and seasonal fish behavior. During late spring through early fall, smallmouth bass actively patrol shorelines, rock structures, and submerged timber in search of baitfish and crayfish.

Fly anglers commonly use streamers, crayfish patterns, and larger baitfish imitations to target these fish. Floating lines paired with sink-tip leaders allow anglers to present flies near rocky bottoms and along current breaks where bass tend to hold. Because the river covers significant distance, many anglers fish from drift boats or small motor craft to efficiently cover productive water.

This section of the Mississippi has become increasingly popular for anglers seeking a different experience from traditional trout fishing. Instead of small spring creeks, anglers encounter broad river channels, dynamic currents, and aggressive warm-water species. For many anglers in the Upper Midwest, the river offers an accessible and exciting introduction to fly fishing for smallmouth bass.