Wastewater Funding Comparison Guide

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Choosing the right funding program can be challenging because each program has its own purpose, requirements, and application process. This comparison guide provides a side-by-side overview of Vermont's most commonly used wastewater funding sources to help communities quickly identify which programs may be the best fit for their projects. Use it as a starting point to compare key features, understand important differences, and identify the right contacts for additional guidance.

The Basics

Information	DEC Clean Water State Revolving Fund	DEC Pollution Control Fund	USDA Water and Waste Disposal Program	NBRC Catalyst	Congressiona Appropriatio	EDA Public Works and Economic Adjustment Assistance Programs	ACCD Community Developmen Block Grant

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Website	All WID State Revolving Funds | Department of Environmental Conservation	VT Pollution Control SRF | Department of Environmental Conservation	Water & Waste Disposal Loan & Grant Program in Vermont and New Hampshire | Rural Development	Catalyst Program | Northern Border Regional Commission	Senator Sanders Senator Welch Representative Balint	All Funding Opportunities | U.S. Economic Development Administration	Vermont Community Development Program | Agency of Commerce and Community Development
Funding Type	Loan, Loan Subsidy, Forgivable Loan	Grant	Grant, Loan	Grant	Grant	Grant	Grant

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Eligibility Requirements	Project must be included on the annual Priority List and included in the Intended Use Plan or must be accepted as an "emergency" project	For municipalities that might not be able to meet requirement of the Clean Water State Revolving Fund	Medium Household Income (MHI) and Population ≤10,000	Be designated as Distressed or Transitional	Construction ready projects are most competitive			Serve low and moderate income individuals
Applicatio Accepted	Rolling; Bond Bank quarterly bond offerings	Rolling	Rolling	Spring and fall annually	~February/Mar annually	Rolling		Rolling, but evaluated 1 time per year only

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Application Submission	ANR Online Portal then Vermont Bond Bank online form	ANR Online Portal then Vermont Bond Bank online form	RD Apply Portal	Grants Management System Portal	Online Form	EDGE Portal	GEARS Portal

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Unique Application Process Requirements	Legal opinion from approved bond council	Similar to Clean Water State Revolving Fund but no federal requirements	One year audited financial statements, Notice of Intent to File Application, existing or proposed rate structure	Project Interest Form optional. Pre-application required	Senators and Representatives nominate projects. The Appropriation Committees chose projects. Funded projects apply to a designed federal program and receive a grant. All requirements of that program must be followed.	Requires public hearing prior to application. Must have an adopted municipal plan. Any award conditions must be met prior to issuance of a grant agreement.

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Project List - Required (R) or Optional and Increases Competitiveness (O)	R - Vermont CWSRF Project Priority List and Intended Use Plan	R - Vermont CWSRF Project Priority List and Intended Use Plan	O = Strategic Economic and Community Development Program Pre-qualification	O - Regional Project Priority List	O - State or Regional Comprehensive Economic Development Strategy (CEDS)	R - Vermont Statute prohivits funding projects in the floodplain except under certain circumstances
Maximum Funding	None for Planning and Final Design. Construction cap possible depending on project pool.	25% to 50% of total project cost	None	Feasibility up to $100,000; Implementatic $1 M (infrastructure $3 M (regional or multi-infrastructure or $500,000 (all others)	None - Average award is $1.4 M	Planning Grant $3,000 to $60,000; Implementation Grant $50,000 to $1 M

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Local Match	Not required	Based on grant amount	Not required	20% or 50%	Not required, but look for projects that have leveraged other grants	40% - can be reduced to 30% or 20% based on unemployment rate or per capita income	10%
Loan Term	Planning and Final Design 5 to 15 years each. Construction asset life up to 30 years	N/A	System life expectancy up to 40 years	N/A	N/A	N/A	N/A - Municipalities can loan their awards to other entities

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Loan Interest Rate	Planning and Final Design 0%. Construction annual 2% administrative fee. Partial loan forgiveness possible for some systems	N/A	Depends on need and MHI; as of 01/01/25, Poverty 2.5%, Intermediate 3.25%, Market 4.125%	N/A	N/A	N/A	N/A

Activity Funded

Activity	DEC Clean Water State Revolving Fund	DEC Pollution Control Fund	USDA Water and Waste Disposal Program	NBRC Catalyst	Congressiona Appropriatio	EDA Public Works and Economic Adjustment Assistance Programs	ACCD Community Development Block Grant
Development of Funding Application							X

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Activity	DEC Clean Water State Revolving Fund	DEC Pollution Control Fund	USDA Water and Waste Disposal Program	NBRC Catalyst	Congressiona Appropriatio	EDA Public Works and Economic Adjustment Assistance Programs	ACCD Community Developmen Block Grant
Project Manager	X	X	X	X	X	X	X
Feasibility Planning / Preliminary Engineering	X	X		X			
Design	X	X		X		X	X
System Acquisition	X		X		X		X
Property Acquisitio	X		In some cases		X	X	
Construction	X	X	X	X	X	X	X

Other Program Information

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Information	DEC Clean Water State Revolving Fund	DEC Pollution Control Fund	USDA Water and Waste Disposal Program	NBRC Catalyst	Congressiona Directed Spending/Comm Project Funding	EDA Public Works and Economic Adjustment Assistance Programs	ACCD Community Development Block Grant
Funding Source	Federal	State	Federal	Federal	Federal	Federal	Federal
Requires Asset Managem Plan	Yes			No		No	No
Requires Bond Vote	Yes - Construction	Yes - Construction	Yes - Construction	No	Depends on federal pass-through program	No	No

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Funding Priorities	Construction based on project readiness	Construction based on project readiness	Projects must be financially sustainable	Jobs created or maintained. Rural communities with fewer than 5,000 people and underserved communities Community resilience.	Varies annually based on Congressiona priorities	Jobs created or maintained. Alignment with Comprehensiv Economic Developmen Strategy (CEDS).	Based on current Vermont HUD Consolidated Plan

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Other Information		This fund is not always capitalized, so municipalities should speak with DEC about availability.	When provided by Congress, has additional funds through a Disaster Supplemental program		Consult with Congressional staff prior to applying	When provided by Congress, Disaster Supplemental funding available with 20% match	Can be used as match to other federal programs. When provided by Congress, has additional funds through a Disaster Supplemental program

Program Contact

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Name	Tom Brown, Program Lead	Tom Brown, Program Lead	Dianne Drown, Community Program Specialist	Kristie Farnham, VT Program Manager	Depends on Congressional office	Katherine Trapani, Economic Development Representative for ME, NH, and VT	Julia Connell and Nathan Cleveland
Email Address	Thomas.Brown@ver	Thomas.Brown@ver	Dianne.Drown@usd	Kristie.Farnham@verr	N/A	Ktrapani@eda.g	julia.connell@vermont.gov and nathan.cleveland@vermont.gov

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Information	DEC Clean Water State Revolving Fund	DEC Pollution Control Fund	USDA Water and Waste Disposal Program	NBRC Catalyst	Congressiona Appropriatio	EDA Public Works and Economic Adjustment Assistance Programs	ACCD Community Development Block Grant
Telephone	802-622-4205	802-622-4205	802-424-3159	802-398-5268	Sen. Sanders 800-339-9834; Sen. Welch 802-863-2525; Rep. Balint 888-293-9874 (Burlington) and 802-652-2450 (Brattleboro)	215-514-6572	Julia 802-828-5215 Nathan 802-585-5659

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Every wastewater project is different, and most communities use more than one funding source to meet their needs. Early planning and conversations with program staff can help identify the best funding strategy, improve application quality, and increase the likelihood of success. If you have questions, reach out to the contacts listed in this guide or the technical assistance organizations that support Vermont communities.

Where to Find Help

Need one-on-one help advancing your local wastewater project or to narrow funding opportunities? If so, you can schedule a convenient time to meet with our Project & Funding Specialist by booking time directly into her calendar or emailing bwaninger@vlct.org. Whether your project is just in the idea phase, has started to gain momentum, has stalled completely, or you just need help prioritizing projects before you get started, let us help you.

Many municipalities lack capacity for grant writing and administration. VLCT's resource, *Increasing Municipal Capacity for Grants*, offers ideas for assistance with grants. Many of the capacity builders also provide project management services. Hiring experienced project management services can increase the speed of project development and help avoid cost, permitting, and other development surprises.

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