

# **Wastewater Funding Comparison Guide**



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 Congressional Catalyst Appropriation	EDA Public Works and Economic Adjustment Assistance Programs	ACCD Community Development Block Grant
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	<a href="#"><u>ALL WID</u></a>	<a href="#"><u>VT</u></a>	<a href="#"><u>Water &amp; Waste Disposal</u></a>	<a href="#"><u>CATALYST PROGRAM</u></a>	<a href="#"><u>Senator Sanders</u></a>	<a href="#"><u>All Funding Opportunities</u></a>	<a href="#"><u>Vermont Community Development Program</u></a>
	<a href="#"><u>State Revolving Funds</u></a>	<a href="#"><u>Pollution Control</u></a>	<a href="#"><u>Loan &amp; Grant Program</u></a>	<a href="#"><u>Northern Border Regional Commission</u></a>	<a href="#"><u>Senator Welch</u></a>	<a href="#"><u>U.S. Economic Development Administration</u></a>	<a href="#"><u>Agency of Commerce and Community Development</u></a>
<b>Website</b>	<a href="#"><u>Department of Environmental Conservation</u></a>	<a href="#"><u>Department of Environmental Conservation</u></a>	<a href="#"><u>in Vermont and New Hampshire</u></a>	<a href="#"><u>Regional Representative Commission</u></a>	<a href="#"><u>Senator Welch</u></a>	<a href="#"><u>U.S. Economic Development Administration</u></a>	<a href="#"><u>Agency of Commerce and Community Development</u></a>
			<a href="#"><u>Rural Development</u></a>		<a href="#"><u>Senator Balint</u></a>		

<b>Funding Type</b>	Loan, Loan Subsidy, Forgivable Loan	Grant	Grant, Loan	Grant	Grant	Grant	Grant
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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



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



**Unique  
Application  
Process  
Requirements**

[Legal  
opinion  
from  
approved  
bond  
council](#)

Similar to Clean Water State Revolving Fund but no federal requirements; financial statements, Notice of Intent to File Application, existing or proposed rate structure

One year audited financial statements, Notice of Intent to File Application, existing or proposed rate structure

Project Interest Form optional. Pre-application required of that program must be followed.

Senators and Representative 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.



<b>Project List - Required (R) or Optional and Increases Competitiveness (O)</b>	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 prohibits funding projects in the floodplain except under certain circumstances
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<b>Maximum Funding</b>	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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						40% -	
					Not	can be	
					required,	reduced	
					but look	to 30% or	
					for	20%	
<b>Local Match</b>	Not required	Based on grant amount	Not required	20% or 50%	projects that have leveraged other grants	based on unemployment rate or per capita income	10%

	Planning and Final Design 5 to 15 years each.		System life expectancy up to 40 years				N/A - Municipalities can loan their awards to other entities
<b>Loan Term</b>	Construction asset life up to 30 years	N/A		N/A	N/A	N/A	



	Planning and Final Design		Depends on need and MHI; as of 01/01/25,				
<b>Loan Interest Rate</b>	0%. Construction annual 2% administrative fee. Partial loan forgiveness possible for some systems	N/A	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	Congressional Appropriation	EDA Public Works and Economic Adjustment Assistance Programs	ACCD Community Development Block Grant
Development of Funding Application							X



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

## Other Program Information



Information	DEC Clean Water State Revolving Fund	DEC Pollution Control Fund	USDA Water and Waste Disposal Program	NBRC Catalyst	Congressional Directed Spending/Comm Project Funding	EDA Public Works and Economic Adjustment Assistance Programs	ACCD Community Development Block Grant
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**Funding Source**      Federal      State      Federal      Federal      Federal      Federal      Federal

<b>Requires Asset Management Plan</b>	Yes			No		No	No
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**Requires Bond Vote**      Yes -      Yes -      Yes -      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 Congressional priorities	Jobs created or maintained. Alignment with Comprehensiv Economic Development Strategy (CEDs).	<a href="#">Based on current Vermont HUD Consolidated Plan</a>
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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

When federal programs. When provided by Congress, Disaster Supplemental funding available with 20% match through a Disaster Supplemental program

Can be used as match to other federal programs. When provided by Congress, Disaster Supplemental funding available with 20% match through a Disaster Supplemental program

Consult with Congressional staff prior to applying

## Program Contact



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

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
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Email	<a href="mailto:Thomas.Brown@vermont.gov">Thomas.Brown@vermont.gov</a>	<a href="mailto:Thomas.Brown@vermont.gov">Thomas.Brown@vermont.gov</a>	<a href="mailto:Dianne.Drown@vermont.gov">Dianne.Drown@vermont.gov</a>	<a href="mailto:Kristie.Farnham@vermont.gov">Kristie.Farnham@vermont.gov</a>	N/A	<a href="mailto:ktrapani@eda.c">ktrapani@eda.c</a>	and
Address						<a href="mailto:julia.connell@vermont.gov">julia.connell@vermont.gov</a>	<a href="mailto:nathan.cleveland@vermont.gov">nathan.cleveland@vermont.gov</a>



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

Sen.  
Sanders  
800-  
339-  
9834;

Sen.  
Welch  
802-  
863-  
828-5215

Telephone	802-622-	802-622-	802-424-	802-	802-	215-514-	
	4205	4205	3159	398- 5268	2525; 398- 5268	6572	Nathan
					Rep. Balint 888- 293- 9874 (Burlington) and 802- 652- 2450 (Brattleboro)		802- 585- 5659



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](mailto: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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