# 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<br>Senator Welch<br>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 Requireme** | 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 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. |

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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 |
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| **Development of Funding Application** | | | | | | | X |

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|---|---|---|---|---|---|---|---|
| **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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|---|---|---|---|---|---|---|---|
| **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 Congressional 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@us | Kristie.Farnham@verr | N/A | Ktrapani@eda.g | julia.connell@vermont.gov and nathan.cleveland@vermont.gov |

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| **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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