

LOOKING TO  
AVOID COMMON  
COMPLIANCE  
ISSUES?

INTERESTED IN  
TAPPING INTO  
RESOURCES  
FOR GROWTH?



JOIN US FOR

# BREWERY DAY

**Learn more about:**

Sustainable brewing practices

Permitting advice and assistance

Cost-saving green measures

A DAY OF DIALOGUE FOR  
VERMONT BREWERS OF ALL SIZES

**FEBRUARY 6**

**9:00AM to 4:00PM**

Montpelier City Hall Auditorium  
Montpelier, Vermont



**Social hour to follow at  
Three Penny Taproom**



DEPARTMENT OF ENVIRONMENTAL CONSERVATION  
DEPARTMENT OF ECONOMIC DEVELOPMENT  
DEPARTMENT OF LIQUOR CONTROL  
DEPARTMENT OF HEALTH  
NATURAL RESOURCES BOARD  
VERMONT SMALL BUSINESS DEVELOPMENT CENTER

**Register at:** [dec.vermont.gov/environmental-assistance/compliance/brewery](http://dec.vermont.gov/environmental-assistance/compliance/brewery)

**Call or email Megan Cousino with questions:**  
802.828.1254  
[megan.cousino@vermont.gov](mailto:megan.cousino@vermont.gov)

## Table of Contents

- I. Agenda
- II. Contact List Environmental Assistance Office
- III. Act 250
- IV. Drinking water and waste water permitting
- V. Interplay between Food & Lodging, Liquor Control & Drinking Water permitting
- VI. Keynote Speaker Bios
  - a. Steve Miller, Alchemist
  - b. Michael Smith, Weston & Sampson
- VII. Safety at the Brewery (Project WorkSAFE)
- VIII. Solid Waste Solutions
  - a. Anaerobic digesters
  - b. Food scrap haulers information
  - c. Bottle bill
- IX. VT Green Brewery Cohort
- X. Green Cleaning: Merrimack Ales Case Study
- XI. Resources for Growth and Innovation
  - a. Small business loans
  - b. Small business advising
  - c. Vermont Training Program: Business Grants
- XII. Evaluation forms- PLEASE RETURN UPON EXITING

**QUESTIONS OR ITEMS FOR DISCUSSION? Check out our Q&A Forum:**

<https://groups.google.com/forum/#!forum/vermont-brewery-day--forum>

Thank you for joining us for Brewery Day 2018. This booklet is comprised of materials and information that provide additional context to what you will hear today. We hope this booklet can be a helpful resource to you in the future. If questions arise, please reach out to the Environmental Assistance Office: (800) 974-9559 or to your local Permit Specialist. Brew on!

The Department of Environmental Conservation, Environmental Assistance Office, would like to thank the **Vermont Brewer's Association, Department of Liquor Control, Department of Health & Safety, Project WorkSAFE, Efficiency Vermont, MA TURI, Merrimack Ales, Three Penny Taproom**, and all our sponsors for making today possible.

# Brewery Day 2018

February 6, 2018

Montpelier City Hall Auditorium

**9 am Registration & Coffee:** Check out vendor/sponsor tables

**10:00 am Welcome, Introduction and Context**

Kim Greenwood, Department of Environmental Conservation, Director  
Environ. Compliance

Deputy Commissioner Brett Long, Department of Economic Development

**10:15 – 10:25 am Where to Begin – Permit Specialists and their role**

Pete Kopsco

**10:25 – 11: 50 am Operating on the Up and Up: The permits you need to run your brewery within compliance**

- What permits do I need and how do I get them?
- What resources are out there to help?

**Moderated by** Ben Montross, *Program Manager DEC*

**Natural Resources Board**

Greg Boulbol, *General Counsel*

**Department of Environmental Conservation**

Ernie Christianson, *Program Manager*

Bryan Harrington, *Environmental Analyst*

Allison Lowry, *Environmental Analyst*

Meredith Maskell, *Environmental Analyst*

Jamie Bates, *Storm water Environmental Analyst*

**Department of Health**

Liz Wirsing, *Food and Lodging Program Chief*

**Liquor Control**

Sgt. Martin Prevost, *Licensing*

**Regulatory/Permitting Recap 11:50 – 12:00**

Ben Montross

**12:45 pm Keynote**

**Sustainability in Craft Brewing: Why Waste Water Matters**

*Case Study Alchemist Brewing and Weston & Sampson share their story of their award-winning pre-treatment system. Discussion and questions.*

*Weston & Sampson, Michael Smith*

*Alchemist Brewery, Steve Miller*

**1:30 pm Safety at the Brewery: Project WorkSAFE**

How to keep you and your workers safe

Project WorkSAFE, Hazel Hunter

**2 pm “What do I do with this?” A Solid Waste Solutions Session**

Composting, digesters, nutrient recovery and options for responsible disposal of high strength brewery waste.

*Solid Waste Management, VT DEC Emma Stuhl and Dennis Fekert*

*Vermont Agency of Agriculture, Food & Markets, Alex DePillis and Maria Steeyart*

*Grow Compost Vermont, Ben Zabriskie*

**3 pm Green Business Program: Vermont Green Brewery Cohort**

*EAO, DEC, Catherine Craig, Compliance Assistance Specialist + VTGBP Lead*

*Efficiency Vermont, Morgan Hood, Senior Account Manager*

**3:15 Greener Cleaning at Your Brewery**

Case Study: Merrimack Ales

Tips on how you can reduce the use of toxic chemicals, for the safety of your staff and Vermont’s water quality.

**3:30 pm Resources for Growth and Innovation**

Funding, incentives and rebates for expansion of your business.

*Department of Economic Development, Brett Long, Deputy Commissioner*

*Small Business Development Center, Charley Ininger, Area Business*

*Advisor: Craft Beverage Specialist*

*Vermont Economic Development Association, Sandy Croft, Commercial*

*Loan Officer*

**4pm Social Hour@ Three Penny Taproom**

**12 pm** Lunch: Local Sandwiches and Information from Sponsors

# Tip Sheet

## Environmental Assistance Office

The Environmental Assistance Office provides guidance to permit applicants, offers environmental compliance assistance to Vermont businesses and municipalities, provides recognition programs for green businesses in Vermont, and provides assistance to municipal household hazardous waste programs. Staff assists businesses, communities, state agencies, and others to identify effective and economical ways to reduce waste at the source in order to avoid waste treatment and disposal costs and to safeguard human health and the environment. Regional staff provide permit assistance with DEC programs and others.

### Helpful Links

<http://dec.vermont.gov/environmental-assistance>

<http://dec.vermont.gov/environmental-assistance/compliance/brewery>

<http://dec.vermont.gov/environmental-assistance/permits>

### Contact Information

Vermont Department of Environmental Conservation  
Environmental Assistance Office  
1 National Life Drive, Main 2  
Montpelier, VT 05620  
Main Telephone: 1-800-974-9559

Ed Antczak,  
*Program Manager*

802-622-4111

Ed.Antczak@vermont.gov

### Regional Permit Specialist

John Fay  
*Springfield Office*

802-279-4747

John.Fay@vermont.gov

Pete Kopsco,  
*Montpelier and St. Johnsbury Office*

802-505-5367

Pete.Kopsco@vermont.gov

Jeff McMahon,  
*Essex Office*

802-477-2241

Jeff.McMahon@vermont.gov

Rick Oberkirch,  
*Rutland Office*

802-282-6488

Rick.Oberkirch@vermon.gov

### Compliance Assistance Programs

Catherine Craig  
Lynn Metcalf  
Celia Riechel

802-622-4358

802-522-0469

802-477-2669

Catherine.Craig@vermont.gov

Lynn.Metcalf@vermont.gov

Celia.Riechel@vermont.gov

# Tip Sheet

## Obtaining Your Act 250 Permit

### Act 250 Explained for Vermont Small Businesses

**Fact:** Act 250, Vermont's Land Use and Development Law, has regulated certain categories of commercial development since 1970. Of the 450-550 applications per year, over 65% are issued in less than 60 days, and 95% are approved, with conditions. The Vermont Natural Resources Board, Land Use Panel administers Act 250.

<http://nrb.vermont.gov/sites/nrb/files/documents/110acre.pdf> [10acre.pdf](http://nrb.vermont.gov/sites/nrb/files/documents/10acre.pdf)

### Q. How do I know if my business needs an Act 250 permit for my project?

**A.** Act 250 is a comprehensive law that evaluates the impact of a development project under a number of environmental criteria (see the 10 Criteria below). An Act 250 permit is required for commercial construction of improvements on more than one acre, or ten acres (if the town has permanent zoning and subdivision regulations). Check to see if your project is located in an Act 250, "10 Acre or 1 Acre town" (for a list of these see: Natural Resources Board website at:

<http://nrb.vermont.gov/sites/nrb/files/documents/1-10acre.pdf>). For a determination on Act 250 jurisdiction, contact the Act 250 District Coordinator (see Regional Office list, next page).

### Q. What are the "10 Criteria" of Act 250?

**A.** The 10 Criteria are the standards, which the District Commission uses to evaluate a development or subdivision project. These criteria include such issues as air pollution, waste disposal, wetlands, erosion control, traffic, impact on schools and municipal services, and conformance with town and regional plans. In order to obtain an Act 250 permit, a project must satisfy the 10 criteria.

### Q. Where can I get a copy of the Act 250 application forms?

**A.** The application forms can be downloaded from the Natural Resources Board website here:

<http://nrb.vermont.gov/act250-program/district-staff-and-commissions>. They are also available at the five Regional Act 250 Offices located around the state as well as the Natural Resources Board office in Montpelier. You can stop by to pick up a copy of the application or request that one be sent to you in the mail.

### Q. Where can I get assistance filling out the Act 250 application?

**A.** Applicants are encouraged to schedule a pre-application meeting with the District Coordinator in the area that your project is located. Private consultants with Act 250 skills are also available (for a fee) if you feel that you need more extensive assistance.

# Tip Sheet

## Obtaining Your Act 250 Permit

### Obtaining Your Act 250 Permit

- Start Early! Act 250 and related environmental permits can take time. Call the Act 250 Coordinator, as well as the Permit Specialist for your area – other state or federal permits may be required.
- Businesses located on town water and sewer may have less permitting issues. Always consider the environmental permitting issues associated with a commercial property prior to purchase.
- Neighbors can be a key factor. Discuss your project early with all adjoining landowners, and address any of their concerns.
- When filling out an Act 250 application, if a criterion or question is not applicable, briefly explain why.

**Disclaimer:** This fact sheet is designed as an educational tool, intended to help businesses identify potential Act 250 issues, prior to property purchases with planned construction. It is not intended to take the place of expert advice or the regulations themselves, nor can it be totally comprehensive. It is incumbent on the business owner to acquire the knowledge of pertinent regulations and permits, and ensure that these regulations are met. Please take advantage of the free, state assistance resources below.

### VT-ANR: Permit Specialists & Act 250 Regional Offices:

**Districts #1 and 8**  
802-786-5920  
440 Asa Bloomer Office Building  
Rutland, VT 05701-5903

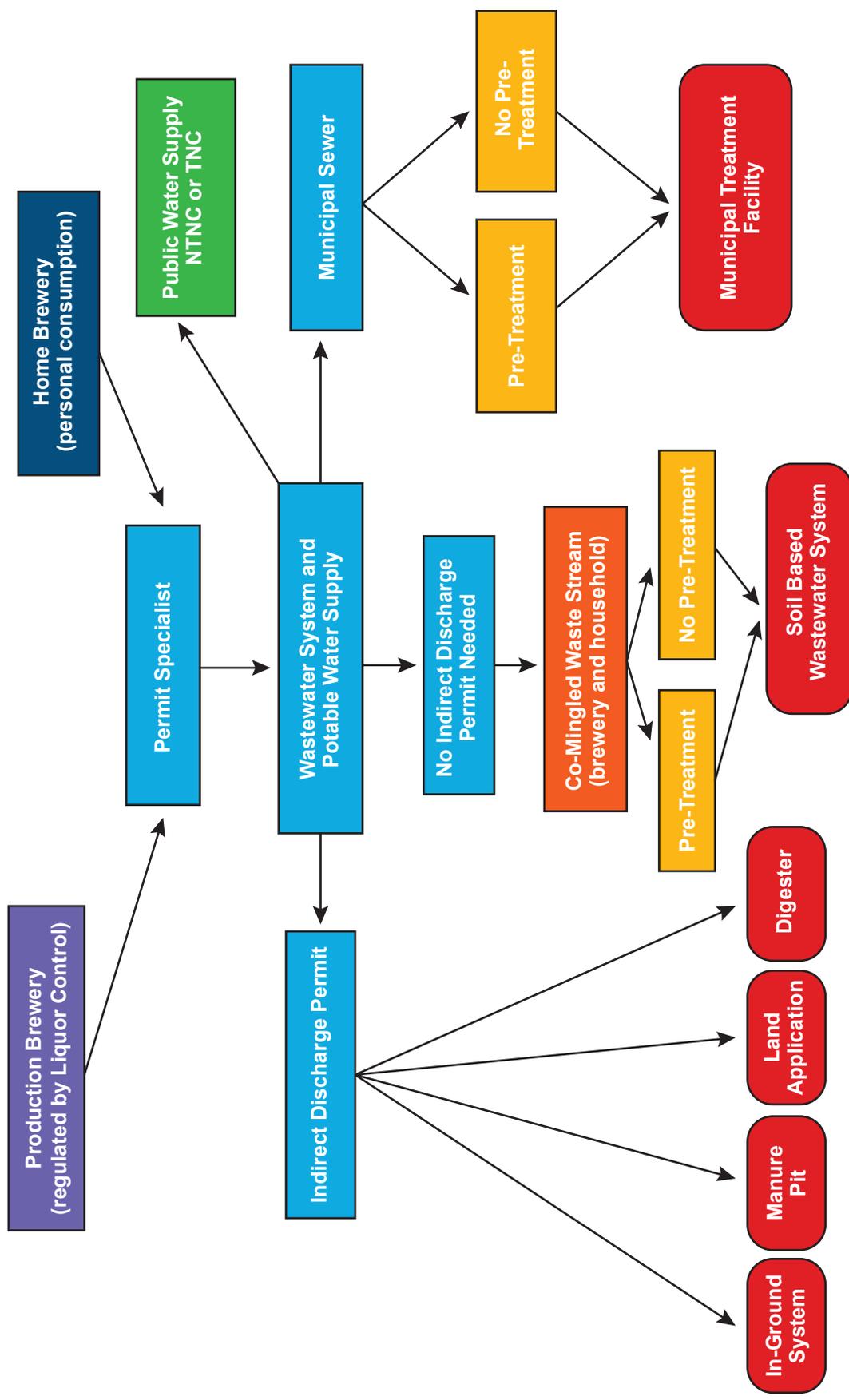
**District #5**  
802-476-0185  
10 Baldwin Street Montpelier, VT  
05602

**Districts #2 and 3**  
802-885-8855  
100 Mineral Street  
Springfield, VT 05156

**District #7**  
802-751-0120  
374 Emerson Falls Road, Suite 4  
St. Johnsbury, VT 05819

**Districts #4, 6 and 9**  
802-879-5614  
111 West Street  
Essex Junction, VT 05452

# Tip Sheet Brewery Wastewater Permitting





# Tip Sheet

## Wastewater and Potable Water Supply Permitting Contacts

<http://dec.vermont.gov/water/ww-systems>

Montpelier Regional Office  
802-828-5034

Essex Regional Office  
802-879-5661

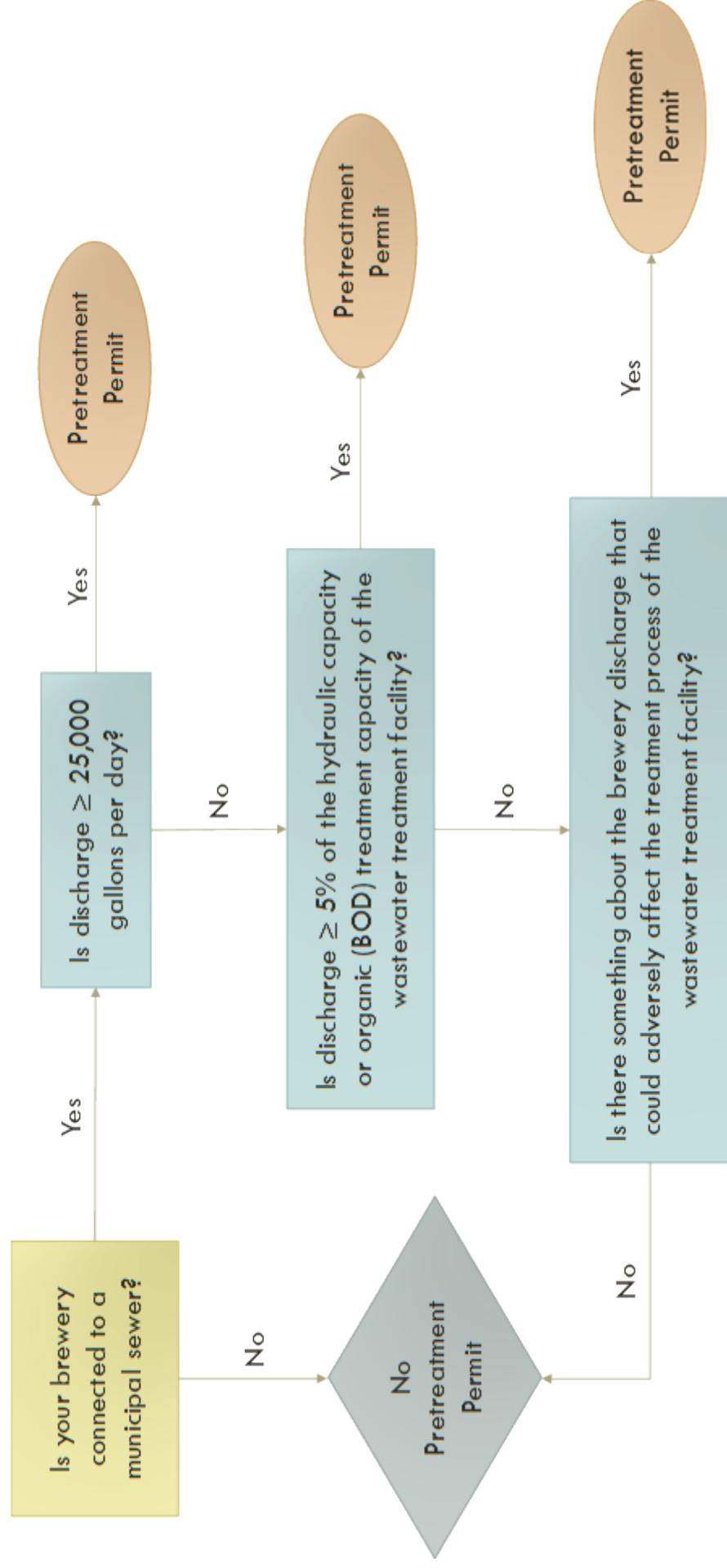
Rutland Regional Office  
802-786-5900

St. Johnsbury Regional Office  
802-751-0130

Springfield Regional Office  
802-289-0631

# Tip Sheet Wastewater Management Pretreatment Permits

## Brewery Discharges to Municipal Water Systems





VERMONT DEPARTMENT OF ENVIRONMENTAL CONSERVATION  
**WATERSHED**  
 MANAGEMENT DIVISION  
 WASTEWATER PROGRAM

## BREWERY PRETREATMENT PERMIT DETERMINATION FORM

<b>BREWERY NAME:</b>	
<b>BREWERY ADDRESS:</b>	
<b>OWNER NAME: ADDRESS:  EMAIL:</b>	
<b>TOWN (WWTF):</b>	
<b>CONSULTANT NAME: ADDRESS:  EMAIL:</b>	

<b>BOD<sub>5</sub> ALLOCATION FROM TOWN:</b>			
<b>TSS ALLOCATION FROM TOWN: (IF APPLICABLE)</b>			
<b>FLOW ALLOCATION FROM TOWN:</b>			
<b>NUMBER OF BBLS PER WEEK:</b>	<b>NUMBER OF BBLS PER DAY:</b>		
<b>NUMBER OF BREW DAYS PER WEEK:</b>	<b>NUMBER OF BATCHES BREWED PER DAY:</b>		
<b>ESTIMATED VOLUME OF PROCESS WASTEWATER DISCHARGE PER DAY:</b>			
<b>NUMBER OF DISCHARGE DAYS PER WEEK:</b>			
<b>WILL PROCESS WASTEWATER BE SEPERATED FROM SANITARY SEWER?</b>			
<b>ESTIMATED BBLS PER YEAR:</b>	<b>1<sup>ST</sup> YEAR:</b>	<b>3<sup>RD</sup> YEAR:</b>	<b>5<sup>TH</sup> YEAR:</b>
<ul style="list-style-type: none"> <li>• Estimate potential growth</li> </ul>			

**PACKAGING SCHEDULE (INCLUDE PLANS TO KEG, BOTTLE OR CAN):**

--

**CLEANING SCHEDULE:**

--

**CLEAN IN PLACE (CIP) PROCESS (INCLUDE PRODUCTS USED AND IF ANY CONTAIN PHOSPHORUS):**

--

**DESCRIPTION OF PROCESS TO SEPARATE HIGH STRENGTH WASTE:**

--

**HIGH STRENGTH WASTE DISPOSAL PLAN:**

**PROPOSED PRETREATMENT (IF APPLICABLE):**

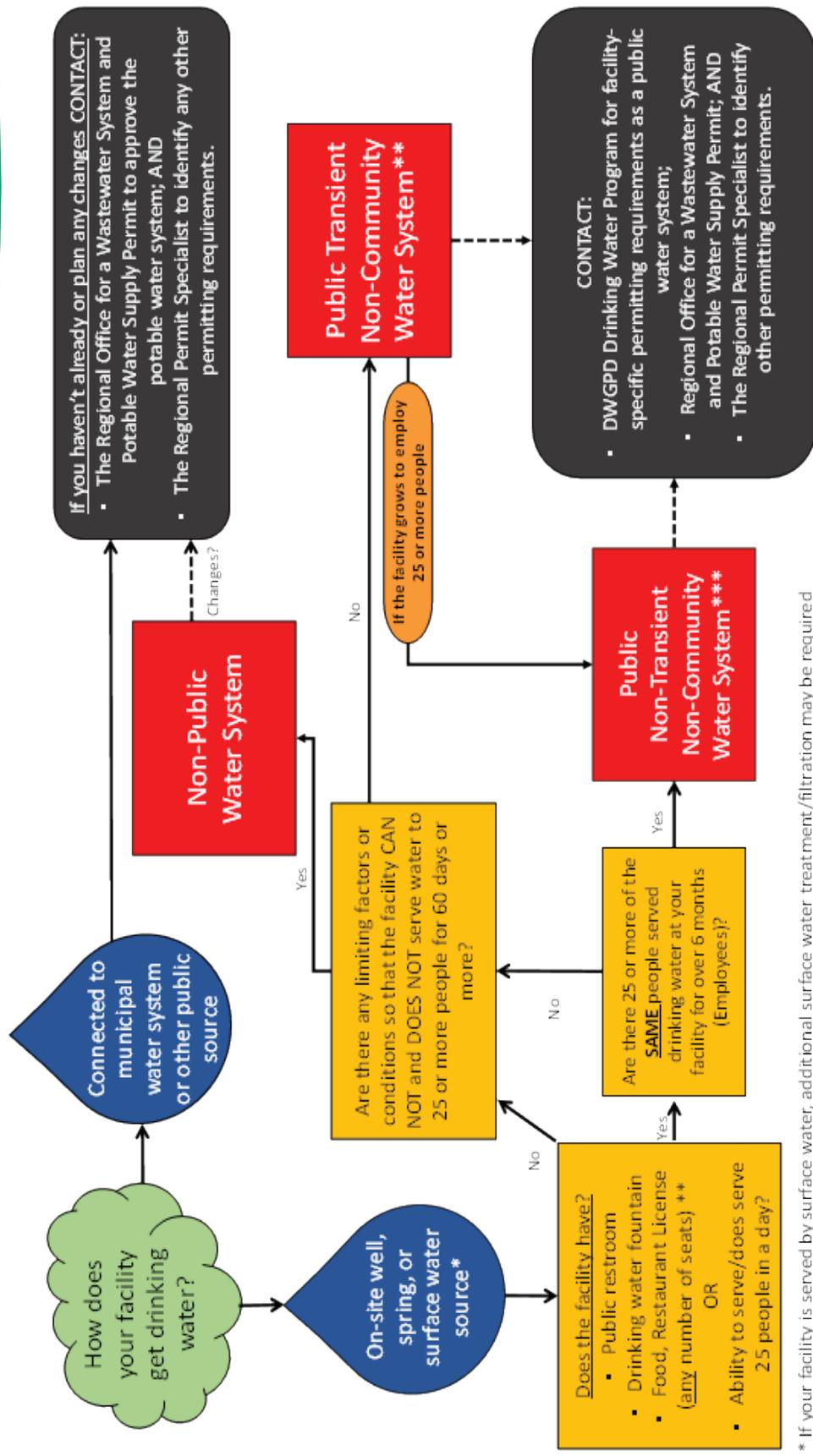
**pH NEUTRALIZATION MEASURES (EQUALIZATION TANK, ETC.)**

**ATTACH ANY SAMPLING RESULTS REPRESENTATIVE OF THE PROCESS WASTEWATER FROM YOUR CURRENT OPERATION IF AVAILABLE. (BOD, TSS, pH)**

OWNER'S SIGNATURE	CONSULTANT'S SIGNATURE
<i>Date</i>	<i>Date</i>

# Tip Sheet

## Classification of Your Drinking Water System



\* If your facility is served by surface water, additional surface water treatment/filtration may be required

\*\* The Restaurant License will be issued upon updating/compliance with DWGWP Regional Office Wastewater System and Potable Water Supply Permit

\*\*\* As a public water system you will establish a permitted capacity. If your facility grows or expands, it may require new permits. **Contact the DWGWP prior to any expansion.**

# Tip Sheet

## Interplay among Food and Lodging, Liquor Control and Public Drinking Water Programs

\* = if served by an on-site source of water. The public water system distinction does not apply if you receive water from another system.

- 4th Class License (no Department of Health Food and Lodging License required unless food is provided)
  - Tasting facility
    - No food or public restroom required.
    - With public restroom → Public water system
    - With public offering of water → Public water system
  - *Things to consider: Tasting facility with “full pour” nights*
    - How many nights?
      - Public restroom facilities and/or offering of water?
- 1st Class License: Food and Lodging License Required
  - If facility serves full drinks for public consumption, you need to be able to serve food.
    - In order to serve food, you need a Food and Lodging License from the Department of Health.
      - With a Food and Lodging License, you will need to have an updated WW permit and will be a public water system

### Public Water System Regulation

- What we need to make a determination about public/non-public:
    - Accurate (and possibly amended) Wastewater System and Potable Water Supply Permit from the Regional Office;
    - Updated Department of Health Food and Lodging License information;
    - Clear understanding of the uses of the facility
  - Typical Permitting requirements:
    - Source Permit for the well/source of water supplying the facility for potable purposes
    - Construction permits for the construction of the system, especially if there is treatment on the potable (not process) water
  - Things to think about:
    - Think ahead; what’s your 5-10 year plan?
      - Well construction and location, Kitchen size and capacity, Water quality and quantity
    - Think Public Health
      - Don’t want to end up in forums as having sketchy facilities or from people getting sick
  - Consultants to contact:
    - Hydrogeologist to permit the source, Professional engineer to design and permit treatment and facility connection to source.
  - Takeaway:
    - Talk to Permit Specialists and Regional Engineers BEFORE making any changes or with any questions about your facilities.
- <http://dec.vermont.gov/water>

**Sustainability in Craft Beer: Why Waste Water Matters**  
**(Brewery Day Keynote)**  
Speaker Bios

Mike Smith has a Bachelor of Science in Environmental Engineering from Norwich University, in Northfield, VT, is a licensed Professional Engineer, and has worked for the past 30 years on municipal and industrial wastewater treatment, design and construction projects; as well as agricultural bio-energy projects. He is currently a Senior Designer and Team Leader for Weston & Sampson Engineers, in Waterbury, VT and is working with craft breweries throughout New England on wastewater planning and pre-treatment. Mike was the designer and project manager for the Alchemist pre-treatment system at their Stowe brewery.

Steve Miller has a Bachelor of Science degree from the University of Vermont's School of Natural Resources. He grew up in Waterbury Ctr., VT and has always enjoyed all that our natural environment has to offer. His brewing career started as the Head Brewer at the Vermont Pub and Brewery in 2000. He left the VPB in 2007 to gain experience in the renewable energy sector. 5 years later in 2012, he returned to the brewing community as the Lead Cellar Operator at the Alchemist. Today, his primary responsibility is running the industrial waste water pre-treatment system at the Alchemist in Stowe. The Alchemist was nominated by, and awarded, the 2017 State of Vermont, Industrial Waste Water Pre-Treatment Facility of the year.

### Project WorkSAFE Brewery Safety FactSheet

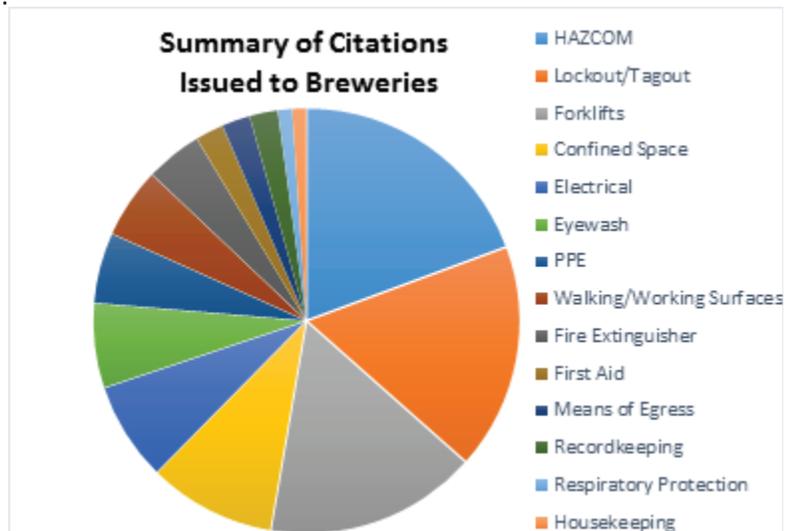
Breweries are an integral industry of Vermont. Throughout the production process in breweries there are hazards which must be accounted for to promote worker safety and comply with workplace health and safety regulations enforced by the Vermont Occupational Health and Safety Administration (VOSHA). The following document reviews some of the common hazards and applicable VOSHA regulations found in breweries.

#### Summary of Occupational Safety and Health Administration (OSHA) safety and health citations

The following data summarizes citations issued to employers categorized in the North American Industry Classification System (NAICS) 312120; Breweries. Data listed consists of 100 citations issued during 22 workplace health and safety inspections primarily occurring between 2017 and 2015 across the U.S.

Counts of Citations Issued to Breweries

Topic	Counts
HAZCOM	18
Lockout/Tagout	16
Forklifts	15
Confined Space	9
Electrical	7
Eyewash	6
PPE	5
Walking/Working Surfaces	5
Fire Extinguisher	4
First Aid	2
Means of Egress	2
Recordkeeping	2
Respiratory Protection	1
Housekeeping	1



#### Sample of VOSHA-required Health and Safety Programs.

- **Hazard Communication (HAZCOM)** - All employers with hazardous chemicals/products present at their workplaces must have labels, safety data sheets (SDS), and a written program. Provide training for their employees who handle or are exposed to such chemicals/products. This is specific to places of employment where hazardous chemicals/products are maintained and used at quantities greater than normal household use.

- **Lockout/Tagout (LOTO)** - During the servicing, cleaning, and maintenance of machines and equipment, the unexpected startup or release of stored energy can result in serious injury or death. Employers who service equipment beyond cord-and-plug powered devices are required to develop energy control procedures, provide locks/tags to isolate hazardous energy, train affected employees, and evaluate the energy control procedures annually.

- **Forklift Safety Program** - If forklifts are in used at a workplace, the employer must ensure that all operators have been trained to operate the particular style of forklift and retrained every 3 years thereafter. All forklifts are also required to be inspected before each shift. There are many performance requirements for forklift operators to comply with during forklift operation.

- **Personal Protective Equipment (PPE) Assessment** - Employers are required to determine and document whether certain processes require the use of PPE to protect employees from workplace hazards. PPE could include safety glasses, face shields, gloves, or specialty footwear. If you handle hazardous chemicals/products, the products' SDS will list the necessary PPE.

### Project WorkSAFE Brewery Safety FactSheet

● **Confined Spaces Program** – A Confined space is a space large enough for workers to enter, has limited, or restricted means of egress, and is not designed for continuous occupancy. In breweries, this may include tanks, vats, or vessels. Permit-required confined spaces are confined spaces with additional hazards such as hazardous machinery or hazardous atmospheres. Before any employee enters a permit-required confined space, such as a lauter tun, the employer must develop a program which outlines an employer's plan for controlling and protecting employees from permit space hazards and regulating employee entry.

### Other Workplace Health and Safety Considerations for your Brewery

**Electrical Hazards**– All portable cord and plug connected equipment and flexible cord sets (extension cords) are required to be visually inspected before use for external defects. This could include missing grounding prongs, damaged cord insulation or loose parts. Extension cords are temporary and shall not be used for more than 90 days. All electrical enclosures (outlet boxes, circuit breakers, junction boxes, etc.) are required to be completely enclosed and the width of working space in front of the electric equipment shall be the width of the equipment or 30 inches.

**Need for Eyewashes** – Where corrosive materials are present, suitable facilities for quick drenching or flushing of the eyes and body must be provided within the work area for immediate emergency use. Per American National Standards Institute (ANSI), eyewashes are to be no more than 10 seconds from where injurious materials are handled.

**Emergency Considerations** – Employers who provide fire extinguishers must establish an educational program to familiarize employees with the general principles of fire extinguisher use. Employers who expect employees to use portable fire extinguishers must provide hands-on training in fire extinguisher use. Both educational program and hands-on trainings are required upon initial hire and annually thereafter. Fire extinguishers are required to be mounted, identified, readily accessible and distributed as so that no employee need travel more than 75 feet to access the fire extinguisher.

**Walking/Working Surface Hazards** - Walking-working surfaces in all places of must be kept in a clean, orderly, and sanitary condition. Where wet processes are occurring, drainage must be maintained and, to the extent feasible, dry standing places, such as false floors, platforms, and mats must be provided. There are also many safety considerations for means of egress, ladder use and stairways.

### Conducting a Job Hazard Analysis (JHA) at your Brewery

Employers should conduct a job hazard analysis to determine whether hazards exist within certain processes or tasks. Such hazards could include moving components of machinery or tools which are not guarded, hazardous chemicals or damaged electrically powered equipment.

If you have any further questions regarding workplace safety and health please contact Project WorkSAFE at 1-888-SAFE-YES (1-888-723-3937). We provide free and confidential workplace safety and health consultations for Vermont employers. We are also available to answer any questions you may have involving occupational safety and health.



A cooperative program between:



Department of Labor  
State of Vermont

and



### How to Send Food Processing Residuals to On-Farm, Anaerobic Digesters

#### The Process for Generators of Food Processing Residuals and for Farmers

1. **Specify the material.** The residual generator provides the farmer an analysis of the specific, proposed material (“substrate”) in a format that can be used to fill out the Substrate Import Form required by the Agency of Agriculture, Food & Markets (VAAFAM – see contact listing, below). The generator also contacts the Vermont Agency of Natural Resources – Indirect Discharge Program (ANR – see contact listing below) to discuss permit requirements for the material. The ANR will review the same Substrate Import Form.
2. **Calculate the available volume of storage capacity.** The farmer provides the VAAFAM a calculation showing the maximum volume of available storage capacity, and the annual volume of waste to be stored. If the available storage capacity is greater than the amount of waste to be stored, the farmer must state the difference (i.e. the volume available to accept the proposed material).
3. **Calculate the land base for addition of N, P, and K.** The farmer provides VAAFAM a calculation of the maximum pounds of N, P, and K that can potentially be applied annually to the land the farmer owns or controls. The farmer also provides a calculation of the actual pounds of N, P, and K in the on-farm agricultural wastes from the waste storage structure that are to be applied to the land, in addition to any other soil amendments to be applied to the land, such as commercial fertilizer or dairy processing wastes. If the to-be-applied pounds of N, P, and K are less than the maximum allowable pounds, the farmer provides the number of additional pounds of N, P, and K that can be applied to each field.
4. The farmer requests, in writing, from VAAFAM permission to add a specific volume of the proposed material (substrate) into the farm’s digester. If VAAFAM grants permission, it notifies both the Vermont Agency of Natural Resources – Indirect Discharge Program (ANR) and the farmer.
5. The generator applies to ANR for an indirect discharge permit to bring a specific amount of an identified material to a specific farm.
6. The farmer updates their nutrient management plan to reflect the additional substrate coming onto the farm.

#### Please Note:

- Generally, food processing residuals are remaining food material from a food processing plant, excluding slaughtering and rendering operations, whereas food residuals include pre- and post-consumer food scraps from food establishments such as markets, groceries, or restaurants. Food scraps are solid waste, and using them in an amount greater than one percent (1%) of a digester’s capacity, requires the digester operator to obtain a permit from the DEC Solid Waste Program.

<sup>1</sup> This calculation of maximum nutrients that can be applied is done field-by-field, and considers crops grown, slope, type of soils, and other factors, per the NRCS 590 standard.

# Tip Sheet

## Anaerobic Digesters

- The farmer submits their request to VAAFM. The residual generator submits their application to ANR.
- VAAFM and ANR grant permission for a specific volume of a specific material at a specific farm.
- An indirect discharge permit from ANR includes a public comment period:
  - 30 days for a new substrate material to any Vermont digester, as part of the original permit.
  - 10 days for amendments, for example adding a new disposal location (farm).
- A disposal agreement between the residual generator and farmer is required as part of an application for an indirect discharge permit. A signed copy of this agreement is submitted to both VAAFM and ANR.
- As a condition of the permission granted, an MFO will be required to update their nutrient management plan prior to accepting off-farm substrates. Similarly, an LFO will be required to amend their nutrient management plan and amend their permit prior to accepting off-farm substrates. VAAFM recommends that both MFOs and LFOs work with a technical service provider to update their nutrient management plan.
- Because two agencies are reviewing the documents, the farmer and the residual generator may be well served to make their requests at the same time, if:
  - the potential substrate material is well-documented in terms of volume and nutrient content, and
  - the farmer is reasonably certain that they have capacity in their waste storage facility, sufficient land base, and that their nutrient management plan can be readily updated.

### Contact Information

#### VAAFM:

Alex DePillis, (802) 224-6850; [alex.depillis@Vermont.GOV](mailto:alex.depillis@Vermont.GOV)

<http://agriculture.vermont.gov/water-quality>

#### VT ANR DEC:

Bryan Harrington, (802) 505-0972; [Bryan.Harrington@Vermont.GOV](mailto:Bryan.Harrington@Vermont.GOV)

<http://wastewater.vt.gov/landbasedindirectnonsewage.htm>

April, 2016

<sup>1</sup> This calculation of maximum nutrients that can be applied is done field-by-field, and considers crops grown, slope, type of soils, and other factors, per the NRCS 590 standard.

# Tip Sheet

# Food Scrap Hauler Directory

## Waste Management and Prevention Division

### Vermont Commercial and Residential Food Scrap Hauler Directory

#### **Black Dirt Farm** [www.blackdirtfarm.com](http://www.blackdirtfarm.com)

- Towns Serviced: Danville, Derby, Greensboro, Hardwick, Hyde Park, Jay, Lyndonville, Newport, St. Johnsbury, Stannard, Wolcott and possibly Barton and Johnson
- Contact: Jenn Davis, 802-533-7033 [jenn@blackdirtfarm.com](mailto:jenn@blackdirtfarm.com)

#### **Casella Resource Solutions** [www.casella.com](http://www.casella.com)

- Provides services to large and mid-sized commercial generators throughout most of the State.
- Towns Serviced: Towns throughout the State.
- Contact: 800-227-3552 (800-CASELLA)

#### **Cloud's Path Farm**

- Towns Serviced: Barton, Burke, Glover, Lyndonville, Sheffield. Ask about expansion into nearby towns.
- Contact: Sam Carter, 802-535-4670 [Samuelcarter@gmail.com](mailto:Samuelcarter@gmail.com)

#### **Cookeville Compost**

- Towns Serviced: Bradford, Fairlee, Thetford, White River Junction. In NH, Hanover and Lebanon.
- Contact: Bob Sandberg, 802-439-5563 [bobsandberg@starprana.com](mailto:bobsandberg@starprana.com)

#### **Earthgirl Composting** [www.earthgirlcomposting.com](http://www.earthgirlcomposting.com)

- Provides collection for households and non-food-based businesses.
- Towns Serviced: Chittenden, Orange, Washington Counties
- Contact: Megan Kolbay, 802-223-1271, cell 802-839-5017, [megan@earthgirlcomposting.com](mailto:megan@earthgirlcomposting.com)

#### **Gauthier Trucking** [www.gauthiertruckingvt.com](http://www.gauthiertruckingvt.com)

- Towns Serviced: Chittenden County
- Contact: 802-879-4020, [dlaframboise@gauthiertruckingvt.com](mailto:dlaframboise@gauthiertruckingvt.com)

#### **Goodenough Rubbish**

- Towns Serviced: Brattleboro area
- Contact: Craig Goodenough, 802-257-4937, [goodrubbish@live.com](mailto:goodrubbish@live.com)

#### **Grow Compost** [www.growcompost.com](http://www.growcompost.com)

- Towns Serviced: Central Vermont, Mad River Valley, Upper Valley, Windsor County, and parts of Chittenden, Lamoille, Rutland, and Windham Counties
- Contact: Lisa Ransom, 802-882-8154, [lisa@growcompost.com](mailto:lisa@growcompost.com)

#### **Myers Container Service** [www.theredcanfamily.com](http://www.theredcanfamily.com)

- Towns Serviced: Chittenden County
- Contact: 802-655-4321 [joe@theredcanfamily.com](mailto:joe@theredcanfamily.com)

# Tip Sheet

## Food Scrap Hauler Directory

### Waste Management and Prevention Division Vermont Commercial and Residential Food Scrap Hauler Directory

**No Waste Compost** [www.nowastecompost.com](http://www.nowastecompost.com)

- Towns Serviced: Burlington, Colchester, Essex, Essex Junction, South Burlington, Winooski.
- Contact: 609-670-5798, [nowastecompost@gmail.com](mailto:nowastecompost@gmail.com)

**Northwest Vermont Solid Waste Management District** [www.nswsd.org](http://www.nswsd.org)

- **Close the Loop St. Albans** - Towns Serviced: All of Franklin and Grand Isle Counties
- Contact: Aaron Shepard, 802-524-5986, [ashepard@nswsd.org](mailto:ashepard@nswsd.org)

**Ruggiero Trash Removal** [www.ruggierotrashremov.wixsite.com](http://www.ruggierotrashremov.wixsite.com)

- Towns Serviced: Windham and Windsor Counties
- Contact: Joe Ruggiero, 802-869-2235, [ruggierotrashremoval@gmail.com](mailto:ruggierotrashremoval@gmail.com)

**TAM Waste Management** [www.tamwasteremoval.com](http://www.tamwasteremoval.com)

- Towns Serviced: Bennington and Shaftsbury. Will consider hauling from: Arlington, Castleton, Chittenden, Danby, Dorset, Dover, Glastenbury, Jamaica, Killington, Landgrove, Londonderry, Manchester, Mendon, Mount Tabor, Pawlet, Peru, Poultney, Pownal, Readsboro, Rupert, Rutland, Sandgate, Searsburg, Somerset, Stamford, Stratton, Sunderland, Tinmouth, Wardsboro, Whitingham, Winhall, Wilmington, and Woodford.
- Contact: Matthew Proft, 802-447-1300, [matthewp@tam-inc.us](mailto:matthewp@tam-inc.us)

**Tigertown Farm** Facebook: [@TigertownFarm](https://www.facebook.com/TigertownFarm)

- Small Scale, residential, and commercial pick-up.  
Towns Serviced: Norwich, White River Junction, surrounding towns, and Hanover, NH.
- Contact: Krystyna Oszkinis, 802-281-0781, [tigertownfarm@gmail.com](mailto:tigertownfarm@gmail.com)

**Triple T Trucking** [www.tttvt.com](http://www.tttvt.com)

- Towns Serviced: Brattleboro, Putney, Wilmington, and Dover with expansion planned to include Springfield, Bellows Falls, and Keene, NH. Also serves Greenfield, Northampton, Amherst, Springfield, and Westfield, MA.
- Contact: Peter Gaskill, 802-254-5388, [peter@ttvt.com](mailto:peter@ttvt.com)

Get more information about recycling, composting and food scraps hauling in your area from your Solid Waste Management district, alliance or town by visiting [802recycles.com](http://802recycles.com)

**Please Note:** ANR does not assume any liability for the accuracy or completeness of information presented in this list. A listing of a hauler does not constitute a recommendation or endorsement. This may not be a complete list of haulers that provide food scrap collections services. For more information on Vermont's Universal Recycling law, visit: [www.vtrecycles.com](http://www.vtrecycles.com)  
This hauler list was updated in December 2017.

Vermont Waste Management & Prevention Division, Solid Waste Program, 802-828-1138

### Vermont's Beverage Container and Redemption Law ("Bottle Bill Law")

- Beverages under the law are "beer or other malt beverages and mineral waters, mixed wine drink, soda water and carbonated soft drinks in liquid form and intended for human consumption. As of January 1, 1990 'beverage' also shall mean liquor."
- Manufacturers and/or Distributors are required to register all brands to be sold in Vermont prior to sale in Vermont at: <https://anrweb.vt.gov/DEC/BottleBill/>. As part of the registration process, the manufacturer/distributor must identify the pick-up agent who will pick-up redeemed containers from retail stores and certified redemption centers.
- Every beverage container sold in Vermont must be labeled with deposit information, as required by 10 V.S.A. Chapter 53 (<https://legislature.vermont.gov/statutes/chapter/10/053>), including a 5¢ deposit on on all non-liquor beverage containers, and a 15¢ deposit on all liquor containers larger than 50ml.
- Manufacturers and/or Distributors may not refuse to pick up from a retailer that sells its product or certified redemption center any correctly labeled, empty beverage container of the kind, size, and brand sold by the manufacturer or distributor, or refuse to pay the retailer or a person operating a redemption center the refund value of a beverage container.
- Manufacturers and/or Distributors shall reimburse retailers/certified redemption centers 3.5¢ per container for containers of beverage brands that are part of a commingling program and 4¢ per container for containers of beverage brands that are not part of a commingling program.

### Other Useful Web Sites/Contacts:

Vermont Department of Liquor Control, <http://liquorcontrol.vermont.gov/>

Baker Distributing, <http://www.bakerdistributing.com/>

Pepsi Ventures, <http://www.pepsibottlingventures.com/locations/>

Farrell Distributing, <http://www.farrelldistributing.com/index2.shtml>

Coca Cola of Northern New England, <http://ccnne.com/>

Vermont Retail & Grocers Association, <http://www.vtrga.org/>

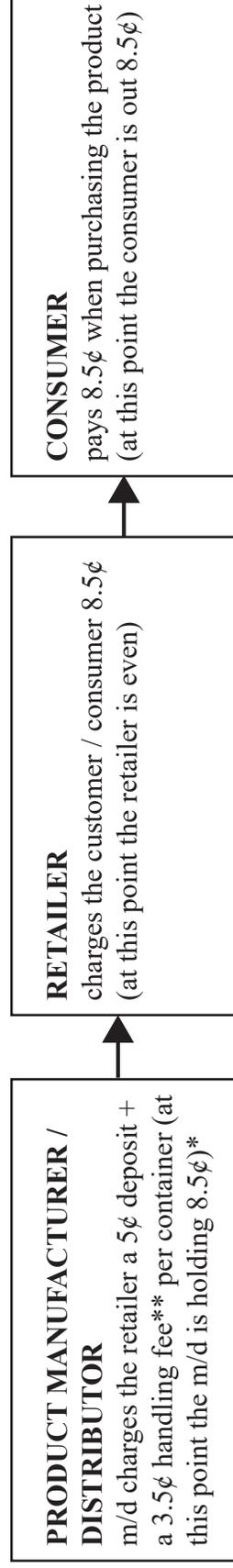
TOMRA, Terry Heffernan ([terry.heffernan@tomra.com](mailto:terry.heffernan@tomra.com)); Josh Nelson ([josh.nelson@tomra.com](mailto:josh.nelson@tomra.com))

Vermont Commingling Group, LLC, Kevin Dietly ([kdietly@nbenvironmental.com](mailto:kdietly@nbenvironmental.com))

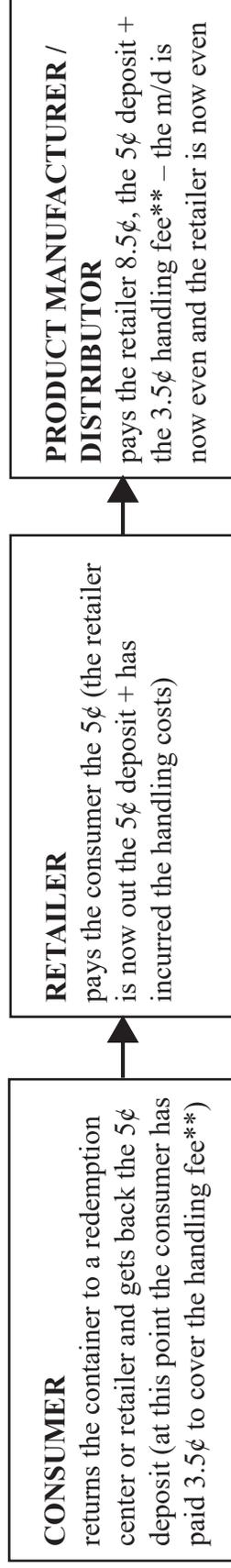
# Tip Sheet

## Vermont's Bottle Bill - How the Money Flows

### STEP 1: SALE OF PRODUCT



### STEP 2: RETURN OF THE CONTAINER



In summary, costs are passed on all the way through the system so that it is the consumer paying the costs associated with recycling: i.e., the handling fee.

\*Although not required by law, most beverage manufacturers/distributors pass the handling fee per container onto the retailers, and retailers pass it onto the consumers.

\*\*For manufacturers/distributors not participating in the commingling program, the handling fee is 4¢ instead of 3.5¢.

# Vermont Green Brewery Cohort

Join a small group of Vermont breweries who will have unique access to resources and consulting from the Vermont Green Business Program and Efficiency Vermont to save money, enhance efficiency and increase sustainability.

## Why Join the Cohort?

- FREE!
- Get to know and work with other breweries who are working to achieve ambitious sustainability goals
- Save money on energy use and waste hauling
- Environmental compliance consulting
- Free publicity: DEC and Efficiency VT will be publicizing the group and its participants

## What is the Vermont Green Business Program?

The **Vermont Green Business Program** (VGBP) is a no-cost, voluntary, recognition program of the Department of Environmental Conservation, that provides resources to Vermont business on how to go above and beyond compliance with existing environmental regulations, using pollution prevention strategies and implementation of best management practices. Join a community of over 225 green businesses who are environmental leaders. Check out the [website](#) here.

## Requirements

- Commit to a minimum of 5% reduction in energy use by 2020
- Join the Vermont Green Business Program within one calendar year from joining the cohort
- In coordination with Efficiency VT and VGBP, submit, upon entering the program and after one year, metrics on environmental impact: waste generated and diverted, hazardous material generated, energy portfolio and usage, and water usage.

## Logistics

- Regular communication and access to resources with DEC and Efficiency VT.
- Cohort will meet quarterly, at one of the participant's offices
  - Presentations from local resources on sustainability, and environmental compliance, with special attention to climate change-related initiatives
  - Discuss progress and roadblocks

**Interested in joining the Cohort?** Call Catherine Craig at (802) 622-4358





## Microbrewery Tests Less Hazardous Cleaning and Sanitizing Technology

### Merrimack Ales in Lowell Tests Electrochemical Activation Technology for Clean in Place Process

Merrimack Ales in Lowell, received a grant to test how well electrochemical activation (ECA) technology works for cleaning and sanitizing equipment used during the beer brewing process. If effective, the technology could eliminate, or greatly reduce, caustic sodium hydroxide and acids used for cleaning and the follow on products used for sanitization.

In 2015, Merrimack Ales officially began brewing beer for local distribution. In establishing the cleaning and sanitizing process to be used at the facility, owner Adam Pearson researched the standard of practice for microbreweries. The cleaning and sanitizing of the various vats used in the brewing process employs caustic/alkaline cleaners and acids. Looking for other ways to do business, Pearson applied for a small business grant from the Toxics Use Reduction Institute (TURI) at UMass Lowell. The grant allowed him to invite in a vendor to test a different way of cleaning and sanitizing his process vats – using ECA.

The ECA technology generates two solutions, the first is a detergent called catholyte, which is a weak sodium hydroxide solution of approximately 400 ppm and with a pH of greater than 11.4.

The second is a disinfectant called anolyte, which is a hypochlorous acid and sodium hypochlorite mixture with a pH of 6.8. The anolyte has 190 ppm of free available chlorine.

These solutions are generated on site and then used to clean and sanitize the tanks used in the brewing process – mash tun, brew kettles, fermenters, and bright beer tanks. The catholyte and anolyte are generated by running electrical current through a weak brine mixture.



*ATP meter readings taken during ECA testing in fermenter*

This technology has been implemented successfully at industrial sized breweries, but only in the bottling operations and had not yet been tested in the brewing tanks and fermenters. The testing was performed over five days at the Merrimack Ales facility in Lowell and was considered successful by the brewery.

It was concluded that the catholyte solution could partially replace the current caustic detergent in use, and the anolyte could completely replace the products used for sanitization. The unit currently available through this vendor, however, is cost prohibitive for a small business the size of the microbrewery. Therefore, the brewery plans to work with TURI to complete additional testing (for both process modifications and alternative chemicals) and cost analyses.

## Process and Performance

---

The ECA vendor arrived with a demonstration unit with a product capacity that fit the needs of this location's operation. The device was set up and calibrated. This entailed hooking up to the municipal water supply and adding salt until the correct brine solution was obtained. The device was then started and began to generate the catholyte and anolyte which were collected in 150-gallon totes; enough was generated overnight to carry out the trials. In a larger scale unit, this process would be automated and the solution generated would be stored until use.

Over the next several days, the vendor conducted four trials of the cleaning and sanitizing process. ATP meter readings were taken between each step in the process to understand the level of organic matter on the tank walls. The ATP test is a process of measuring actively growing microorganisms through detection of adenosine triphosphate, or ATP. The readings were taken in the same location and by the same person to provide consistency. The ATP meter was employed only for proof of concept of the new process. Additional testing will need to occur to ensure proper cleaning and sanitizing.

The two types of tanks used in the trials were the brew kettle (where the cooking takes place), and the fermenter (where the beer sits for a longer period of time to ferment the yeast). The residue on the brew kettle tends to be very thick and hard to remove, making it the most challenging part of the trial. The first step in the brewing process is mixing the ingredients in the mash tun, but as the residue left behind in the brew kettle provided a worst case scenario, the brew kettle and fermenters were the main focus.

After four trial runs – two in the brew kettle and two in the fermenters – the following conclusions were drawn:

- Both types of tanks were successfully cleaned with a mix of 30% catholyte and a dose of PBW (Five Star Powder Brewery Wash - the cleaner used in the currently implemented cleaning process) at half of the usual amount.
- Both tanks – the brew kettle and fermenters – were successfully sanitized with a 20% cold anolyte solution, based on the ATP readings.
- The acid wash currently used in the brew kettle was used after the above process, and there was no further beneficial effect on the cleaning operations.
- Some mechanical issues with the pilot equipment yielded some less than successful results; it is anticipated that replacing the faulty equipment would prevent these issues.

## Toxics Use Reduction

---

Merrimack Ales is not required to report its chemical use under the Toxics Use Reduction Act (TURA) because it has less than 10 full time employees. However, some of the chemicals used are still hazardous and are discussed here to clarify what larger facilities may need to consider for TURA reporting. Reducing or eliminating these chemicals and high temperatures for hot water rinses, an additional benefit, would result in a safer and healthier workplace.

The current cleaner used at Merrimack Ales is PBW, which contains silicates, phosphates and surfactants. The hazardous ingredient listed on the MSDS is sodium metasilicate at 30%; though this ingredient is not listed on the TURA list of reportable chemicals, the product does have a pH of 11-12 and is an irritant to eyes, skin and mucous membranes.

The acid used in cleaning is 6% phosphoric acid and 38% nitric acid. Phosphoric and nitric acid are both listed on the TURA list of reportable chemicals. In addition, when nitric acid is neutralized, reportable nitrate compounds are coincidentally manufactured.

## Merrimack Ales

Merrimack Ales is located at 92 Bolt St. in Lowell MA. The new microbrewery is owned and operated by Adam Pearson of Westford. One other full time employee works in the facility which has been in full operation for under a year. Within the 6,000 square foot facility, Merrimack Ales brews a range of beers currently distributed within the Merrimack Valley.

The sanitizer used at the facility is called Star San and consists of phosphoric acid (50%) and dodecylbenzene sulfonic acid (15%), both of which are TURA listed, and isopropyl alcohol (10%) which is not listed.

It should be noted, that if Merrimack Ales were to switch to the proposed ECA cleaning and sanitizing regimen they would be manufacturing sodium hypochlorite and sodium hydroxide on-site. The following reduction in purchased chemicals used would be achieved:

Material	Units	Old Process	ECA Process	Reduction
Cleaner (PBW)	lb/week	10.77	5.387	50% reduction
Acid (Nitric/Phosphoric) Cleaner	Gal/week	4.14	0.78	Eliminated except for special quarterly process
Sanitizer	Gal/week	0.673	0.048	Eliminated except for special quarterly process

## Financial Analysis

To determine the cost effectiveness of a conversion to the ECA technology, weekly and monthly operating costs for the old and new processes were calculated. The summary of those calculations are below.

Old Cleaning/Sanitizing Process & Operating Costs			
Tank	Steps	Materials Used	Weekly Cost for chemicals, water and energy
Mash Tun	Rinse	Cold Water	\$25.13
	Wash	PBW	
	Rinse	Hot Water	
	Acid	Nitric/Phosphoric	
	Final Rinse	Cold Water	
Brew Kettle	Rinse	Cold Water	\$25.86
	Acid	Nitric/Phosphoric	
	Rinse	Cold Water	
	Wash	PBW	
	Rinse	Hot Water	
	Sanitize	StarSan/Saniclean	
Fermenters	Rinse	Hot Water	\$50.26
	Wash	PBW	
	Rinse	Hot Water	
	Acid	Nitric/Phosphoric	
	Final Rinse	Cold Water	
Fermenters & Bright Beer*	Rinse	Hot Water	\$7.51
	Wash	PBW	
	Acid	Nitric/Phosphoric	
	Sanitize	StarSan/Saniclean	
Bright Beer	Rinse	Cold Water	\$11.47
	Acid	Nitric/Phosphoric	
	Sanitize	StarSan/Saniclean	
Total Weekly Cost:			\$120.22
Total Monthly Cost:			\$510.95

\*This line item is for a special cleaning regimen for these tanks that takes place every three months.

**“We are very interested in making our processes safer for us and for the environment. TURI is a great resource for us to learn about technologies we didn’t know about and the opportunity to pursue this safer alternative is fantastic.”**

**Adam Pearson,  
Owner of Merrimack Ales  
Lowell, MA**

Proposed ECA Process & Operating Costs			
Tank	Steps	Materials Used	Weekly Cost for chemicals, water and energy
Mash Tun	Rinse	Water	\$12.53
	Wash	50% reduced PBW + 30% catholyte	
	Sanitize	20% anolyte	
	Final Rinse	Water	
Brew Kettle	Rinse	Water	\$11.80
	Wash	50% reduced PBW + 30% catholyte	
	Sanitize	20% anolyte	
	Rinse	Water	
Fermenters	Rinse	Cold Water	\$28.56
	Rinse	Hot Water	
	Wash	50% reduced PBW + 30% catholyte	
	Sanitize	20% anolyte	
	Final Rinse	Cold Water	
Fermenters & Bright Beer*	Rinse	Hot Water	\$7.51
	Wash	PBW	
	Acid	Nitric/Phosphoric	
	Sanitize	StarSan/Saniclean	
Bright Beer	Rinse	Cold Water	\$2.19
	Sanitize	20% anolyte	
	Rinse	Cold Water	
Total Weekly Cost:			\$62.59
Total Monthly Cost:			\$266.03

\*This line item is for a special cleaning regimen for these tanks that takes place every three months, which would remain.

The financial benefit of using the ECA technology as proposed totals a savings in operational costs of \$245 per month, or \$2,940 per year. This includes chemical costs as well as energy and water use which are factored into the tables above. It does not however, factor in the initial capital cost of the equipment. To make this technology affordable to a very small business, an affordable unit will need to be accessible.

## Results Encouraging, More Testing Underway

The results of this testing of ECA technology in the processing tanks at a microbrewery are encouraging. However, before investing in the technology, TURI and Merrimack Ales plan to undertake further study. Plans are underway to:

- Verify the standards of the current cleaning and sanitizing steps by performing bacteria plate count sampling between each step in the existing process to establish baseline bacteria levels;
- Test a 50% reduction in PBW alone (without the ECA catholyte) to determine the effectiveness of that change in the cleaning process and verifying with plate count sampling;
- Switch the order of the steps by starting with an acid wash followed by a non-caustic cleaner as employed by some breweries and verifying with plate count sampling; and
- Invite another ECA vendor with a small unit on the market to the site to learn about competing processes and costs.



**The Toxics Use Reduction Institute (TURI) at UMass Lowell** provides the resources and tools to help Massachusetts companies and communities make the Commonwealth a safer place to live and work. TURI has awarded 40 Massachusetts companies more than \$500,000 since 1996 to discover new opportunities to reduce the use of toxic chemicals and to demonstrate technologies to peers. For more information, visit <http://www.turi.org> or contact [Joy Onasch](mailto:Joy.Onasch@turi.org) at [joy@turi.org](mailto:Joy.Onasch@turi.org) or 978-934-4343.

### MAKE SURE YOUR LOAN IS LEGITIMATE

There are an increasing number of commercial loans available to Vermont businesses. A number of commercial lenders offer "quick loans" or "EZ cash" via the internet (or use spam email, pop-up ads, or text messages). In some instances, the company may be soliciting commercial loans on behalf of a lender. Here in Vermont, commercial lenders and loan solicitors are required to be licensed, or otherwise exempt from licensure AND must clearly state rates, terms, and conditions. Below is information on how to protect yourself from illegal loans.

### LENDER LICENSING

Unless it is a federally or state chartered entity, such as a bank or credit union, or a federal or state agency, a lender operating in Vermont should be licensed with the Department of Financial Regulation.\* Additionally, companies soliciting loans on behalf of a lender should be licensed with the Department. You can check the licensure status of a lender or a loan solicitor online at NMLS Consumer Access.

If the lender or loan solicitor is unlicensed, you may file a complaint with the Department of Financial Regulation. Call 802-828-3307, 888-568-4547, or email [DFR.BnkConsumer@vermont.gov](mailto:DFR.BnkConsumer@vermont.gov) (for security reasons, please specify "Unlicensed Lender complaints" in the subject line). \*For additional exemptions from the lender licensing statute, see 8 V.S.A. §2201 (d), (h).

### INTEREST RATES

Under Vermont law, commercial loans are not subject to Vermont's interest rate caps, and a commercial loan may charge any rate of interest that is negotiated between the parties. See 9 V.S.A. § 46.

However, the rate of charge must be clearly and fully disclosed. See 8 V.S.A. § 2225. A commercial lender also cannot mislead or deceive you about the rates, terms or conditions of the loan. Misleading or deceptive advertising around a loan is illegal. See 8 V.S.A. § 2226.

### HOW TO ASSURE YOU'RE GETTING A LEGAL COMMERCIAL LOAN

Consider using local banks and credit unions first.

Make sure the lender is:

- licensed,
- a chartered bank or credit union,
- a state or federal agency,
- or otherwise exempt from licensing under 8 V.S.A. § 2201 (d), (h).

Make sure the interest rate, terms, and conditions are clearly disclosed.

Avoid potential predatory practices. Beware of:

- "Fast," "Pre-approved," "Easy" Loans
- "Affordable Payments"
- Unclear pricing and terms
- Additional fees incorporated into the payment structure
- Terms less than 90 days
- Lenders that want you to wire money prior to receiving your loan
- Lenders that guarantee loan approval but charge a fee in advance
- Consulting fees
- If you've been harmed by an unlicensed commercial lender, submit a complaint to CAP or to the Department of Financial Regulation at 888 568-4547 or [DFR.BnkConsumer@vermont.gov](mailto:DFR.BnkConsumer@vermont.gov).

# Tip Sheet

## Business Advising and Training



### Vermont Small Business Development Center (VtSBDC) Program Highlights

We provide no-cost, one-on-one, confidential business assistance advising to existing and start-up businesses throughout Vermont.

#### WHAT WE DO: RESULTS OF OUR WORK

We help our clients **ACCESS CAPITAL, IMPROVE PROFITABILITY, and BUILD VALUE IN THEIR BUSINESS.**

- VtSBDC has leveraged its partnership of government, education and business for more than 25 years to help business owners create jobs, secure capital, build wealth and grow the Vermont economy.
- In Fiscal Year 2017:
  - o We helped create 150 new jobs and save 378 at-risk jobs.
  - o We directly assisted our clients to access \$36.4 million in new debt and equity capital. **Of this 40% was accessed by Craft Beverage business owners.**

#### WHO WE SERVE

- We serve all sectors of the Vermont economy and all geographical regions of the State
- A business advisor serves each county, and collaborates with the Regional Development Corporations and local economic development organizations.

#### WHO WE ARE

- VtSBDC is a program of Vermont Technical College and hosted by the Vermont State College system. Our central office is located in Randolph.
- We are funded by the US Small Business Administration and the Vermont Agency of Commerce.
- VtSBDC is nationally accredited by the Association of Small Business Development Centers.
- Six, core staff are Certified Business Advisors who each have business ownership and management experience.
- Specialty advisors address particular sector or functional areas such as:
  - o **Craft brewing / Hospitality**
  - o Exporting
  - o Disaster Preparedness and Recovery
  - o Digital marketing and e-commerce activities
  - o Exporting
  - o Youth Entrepreneurship

# Vermont Training Program: Business Grants

The Vermont Training Program (VTP) has been offering performance-based workforce training grants for over 30 years. The VTP provides up to 50% of the training cost for: pre-employment, new hire, and/or incumbent employee training. Grants are paid out on a reimbursement basis upon completion of employee training.

The VTP took its long standing record of success and moved the program to the next level. Going forward the VTP will leverage its \$1.2M grant budget to serve Vermonters across a broader range of industry sectors while putting a focus on new and innovative training projects or initiatives.

## Vision:

The Vermont Training Program will be a flexible, nimble, and strategic workforce development program to enhance the skills of the Vermont workforce and increase productivity of Vermont employers.



## Eligibility

- Trainees must be full-time permanent employees working in Vermont
- Types of training can be for:
  - Pre-employment (with guaranteed hire post training)
  - New Employees
  - Incumbent Employees
- VTP is open to all sectors, priority is placed on the Vermont 2020 CEDS target sectors (see back side)
- Employers and training providers must show that the use of VTP funds supplement training efforts, not replace or supplant training efforts
- Training shall be directly related to the employment responsibilities of the employee
- VTP funds shall not duplicate other state and/or federal funds for employee training
- Employee compensation (hourly wage), at the completion of training, must equal or exceed the livable wage as defined by the Vermont Legislative Joint Fiscal Office (JFO). Currently set at \$13.16 per hour
- Employees must be offered a minimum of three of the following employee benefits: health insurance (w/ 50% or more of the premium paid by the employer), dental assistance, paid vacation, paid holidays, child care, retirement benefits, other paid time off excluding paid sick days, other extraordinary employee benefits.

## Application Process

VTP applications are now in our IntelliGrants system. We strongly encourage you to contact VTP staff prior to submitting an application, so that we can discuss the specifics of your training project.

Applications are accepted by the Department of Economic Development and reviewed on a "rolling" basis. The VTP Review Team, made up of members of the Vermont workforce development community, will review applications and make recommendations to the DED Commissioner. Grant agreements must be signed before training begins.

# Vermont Training Program: Business Grants

The VTP may fund up to 50% of wages for each employee in training (on-site training) or up to 50% of the trainer expenses (classroom/ vendor fee). Costs associated with travel, materials, equipment, consulting/coaching, and/or course development will not be considered.

## Application Focus

VTP is placing first priority on employers operating in or training skills that fall in the Vermont 2020 CEDS target sectors of: Advanced Manufacturing, Software Development & IT, Biotechnology, Clean Energy, Efficiency & Electricity Innovation, Financial Services, Health Care, Food Systems, Environmental Consulting, Green Business & Building, and Forest Products.

Additional priority will be placed on applications that show:

- New Hires

- Retained Employees

- Wage Increases for Employees Upon Completion of Training

- Significant Investment in the Long Term Success of the Company in Vermont

Examples of a training project may be:

“An advanced manufacturing company is developing a new product. The company applied for employee training in order to train Vermont staff in production and marketing of the new product. Without the VTP funds, these functions would be outsourced. The application included classroom/vendor training and upgrade training for incumbent employees.”

“A bioscience firm is considering the purchase of a new piece of diagnostic equipment. The purchase will allow the company to significantly increase productivity and move into a new area of the market. The firm applied for vendor training associated with the equipment, and lean manufacturing training that would identify the new value stream and ensure it is as efficient as possible.”

Feel free to be in touch with the VTP Staff to schedule a visit and have a more in-depth discussion regarding employee training needs and a potential application.

For more information: <http://accd.vermont.gov/business/start/training>

John Young  
Director, Workforce Development Programs  
802-355-2725 – [john.young@vermont.gov](mailto:john.young@vermont.gov)