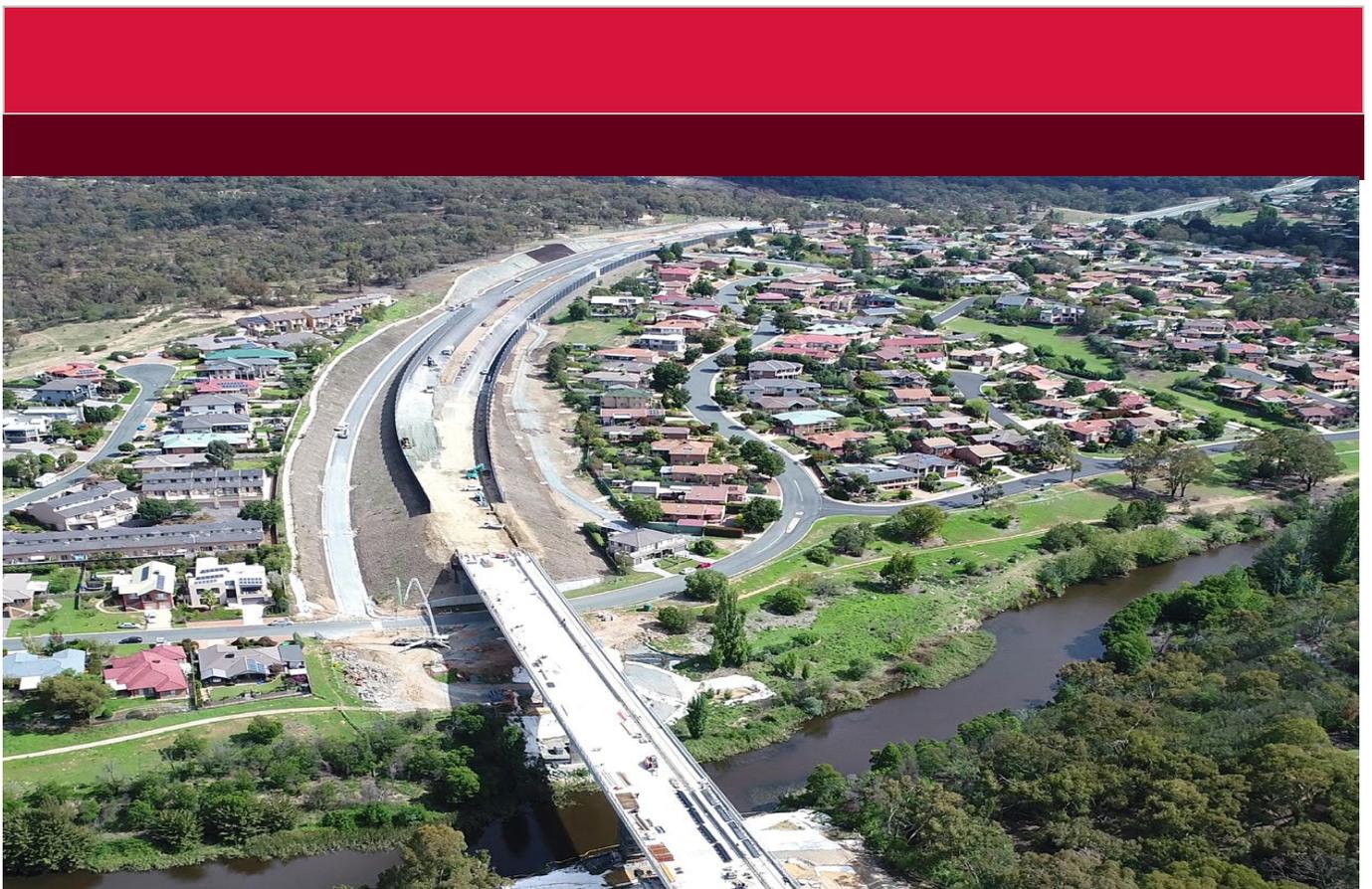


# Low Cost Loans Initiative: Round 4

## Program guidelines

October 2025





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## Acknowledgement of Country

The Department of Planning, Housing and Infrastructure acknowledges that it stands on Aboriginal land. We acknowledge the Traditional Custodians of the land, and we show our respect for Elders past, present and emerging through thoughtful and collaborative approaches to our work, seeking to demonstrate our ongoing commitment to providing places in which Aboriginal people are included socially, culturally and economically.

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Low Cost Loans Initiative: Round 4

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# Overview of the grant program

The NSW Government is planning to build a better NSW with more homes and services, so young people, families, and key local workers across the state have a place to call home, in the communities they choose.

The Low Cost Loans Initiative is a \$20.9 million NSW Government initiative to support regional NSW and get more people into homes through the delivery of infrastructure earlier. This means that new housing is delivered faster to meet the needs of our growing and changing communities.

The competitive grant program is available to eligible councils and provides funding to reduce the cost of borrowings for critical infrastructure so that land is development-ready sooner and available for new housing supply.

The NSW Department of Planning, Housing and Infrastructure administers the Low Cost Loans Initiative in accordance with the NSW Government [Grants Administration Guide](#).

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## Purpose and objectives

The objectives of the Low Cost Loans Initiative are to:

- enable forward funding of local infrastructure by local government for the accelerated delivery of housing
- provide councils with safe, cheaper finance subsidised by the NSW Government
- facilitate the quick delivery of infrastructure in new housing areas

The Low Cost Loans Initiative will provide 95 regional councils with the opportunity to access funding to reduce the cost of interest on loan borrowings.

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## Round 4 priorities

We will give priority to infrastructure projects that enable the delivery of new homes by 30 June 2029 to support the NSW Government's housing completion targets.

We will give priority to projects that include a co-contribution from funds collected under Part 7 of the *Environmental Planning and Assessment Act 1979* (NSW) or Section 64 of the *Local Government Act 1993*.

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## What is the Low Cost Loans Initiative

The aim of the Low Cost Loans Initiative is to help councils supply new housing by reducing the cost of borrowing to build the necessary infrastructure for new housing developments.

Under the Low Cost Loans Initiative, the NSW Government will refund 50% of the costs of the council's interest payments on loans for eligible infrastructure. Council can use the proceeds of the interest reimbursement to offset the loan or apply them to any other council cost.

To be eligible for the Low Cost Loans Initiative, the council must be:

- Building local infrastructure to enable the development of new housing. The development must be for new dwellings, which may be self-standing houses, flats or apartments that are used primarily for residential purposes.
- Responsible for the provision of the local infrastructure. The housing development itself may be carried out by the council or a developer.
- Responsible for repaying the loan, which is funded by NSW Treasury Corporation (TCorp), or another financial institution of the council's choice, on their standard terms and prudential requirements.

If 2 or more councils are implementing a project that crosses council boundaries, they can submit a joint application to the Low Cost Loans Initiative for that project, but will need to take out separate loans.

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## Value of grant program

Up to \$20.9 million is available under round 4 to successful regional councils. There may be more rounds, depending on the successful applications awarded.

- Loans taken out must be:
  - for a minimum value of \$1 million and have a fixed interest rate
  - up to a maximum period of 20 years
  - be new, not an existing or refinanced loan
  - be primarily for the infrastructure component of the development. Where a loan includes funds for both the development of infrastructure and the construction of housing, only the component relating to the infrastructure is eligible for Low Cost Loans Initiative support. The cost for infrastructure must be for an amount greater than \$1 million.

**Image:** Forbes Shire Council, Low Cost Loans Initiative project:



The Edward Street Subdivision was a Council run project to meet the needs of a growing population by offering a land release of approximately 225 lots of variable sizes. It has allowed the community to build new homes in a large variety of housing types that suits their needs. The Low Cost Loans Initiative loan funded infrastructure such as new roads, kerb and gutter, drainage and public lighting to support the housing development.

# Assessment process

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## Assessment of grant applications

The Department of Planning, Housing and Infrastructure (the Department) will review each application received to ensure it meets all eligibility criteria and includes the information needed for the expert panel to consider the project.

All applications will be reviewed and assessed under eligibility criteria and a weighted assessment.

Councils must meet the eligibility criteria to progress to a weighted assessment to be undertaken by an expert panel. All applications will then be provided with a weighted score out of 100. Projects will then be ranked in order of merit and subject to Low Cost Loans Initiative governance approvals.

An expert panel made up of independent third-party panellists, with experience in grant programs, planning, housing and infrastructure, governance and risk management, and Departmental subject matter experts, will assess all eligible applications against the program objectives and the criteria outlined in this section of the guidelines. A probity adviser will oversee the process.

The expert panel will make recommendations to an interagency committee made up of NSW Government representatives for endorsement. The committee will include representatives from:

- the Department of Planning, Housing and Infrastructure
- the Office of Local Government
- NSW Treasury.

The Minister for Planning and Public Spaces will make the final decision on the recommendations from the expert panel and interagency committee to award the grant funding.

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## Notification of application outcome

Successful and unsuccessful applicants will be advised of the application outcome by email or letter before the public announcement. Written advice to unsuccessful applicants (with an

opportunity to receive feedback) will be provided. Any request for feedback or to appeal any decision is to be made to [lcli@planning.nsw.gov.au](mailto:lcli@planning.nsw.gov.au).

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## Eligibility criteria

The program is open to all 95 regional NSW councils outside of Greater Sydney, including Illawarra-Shoalhaven, Lower Hunter-Newcastle and Central Coast councils (please refer to Appendix A).

A single council or groups of 2 or more councils, including joint organisations of councils, may apply. The Department encourages regional collaboration on projects that accelerate new housing supply.

To be eligible for the Low Cost Loans Initiative, regional NSW councils must meet the following eligibility criteria:

### 1. Meet financial benchmarks

Councils may only apply for the Low Cost Loans Initiative if they meet the Office of Local Government key financial benchmarks to be eligible for the program and access either a TCorp loan or another commercial bank loan. This means that the council must have:

- been assessed as meeting the Office of Local Government key financial benchmarks.  
The key requirements are:
  - annual audited financial reports to be submitted by 31 October to the Departmental Chief Executive. Audited financial reports should then also be included in a council's Annual Report to be submitted by 30 November 2025, as specified in section 428 of the *Local Government Act*
  - submitted the Financial Data Returns (FDRs) to the OLG by 31 October 2025.
- provided evidence to confirm they have been deemed eligible to seek access to a borrowing facility subject to credit checks.

Loans must be for:

- an amount greater than \$1 million
- have a fixed interest rate
- not exceed a 20 year loan period
- the purposes of capital expenditure only, not operating or recurrent annual expenditure
- capital expenditure on works that enable housing development to proceed, or community infrastructure assets that support new housing. This may include playing

fields and playgrounds, roads, drainage, libraries, community centres, pedestrian or cyclist facilities, or land acquisition

- a loan secured from TCorp or another commercial loan facility

## 2. Infrastructure must enable or support new housing supply

Funding is only available for loans that will fund critical infrastructure like roads or drainage and/or supporting infrastructure like open space that directly supports new housing. Councils must demonstrate this by providing evidence of at least one of the following:

- the inclusion of the infrastructure in the council's approved Contributions Plan
- infrastructure needs analysis, servicing strategies, or a business case to substantiate that the infrastructure enables new housing supply.

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## Assessment criteria

Each application will be reviewed and assessed by an expert panel and will receive a total score as a number between 0-100, defined as the weighted average of the four sets of criteria below. Projects will be ranked in order of merit.

### Strategic alignment (weighting 20%)

The expert panel will consider:

- the need for the proposed infrastructure project in relation to the housing pipeline
- the extent to which the funding will accelerate the delivery of the infrastructure to support housing outcomes.

### Housing impact (weighting 35%)

The expert panel will consider the impact of the proposed project, including the effect of the project in:

- the timeframe new housing can be delivered
- the scale of project impact, including justified estimates of the number of homes the project will enable, accelerate or support
- driving housing that addresses community needs, such as diverse and affordable housing and housing of different sizes, types and tenures, including justified estimates of the number and type of affordable and diverse dwellings that the project will enable, accelerate and estimated delivery timeframe of housing supply.

We will give priority to projects that enable the delivery of new homes by 30 June 2029 to support the NSW Government’s housing completion targets.

## Project delivery (weighting 25%)

The expert panel will consider how well the proposed project has been scoped, including how the application meets the sub criteria below. The score for each sub criteria will be added together to calculate the total score for project delivery requirements.

Table 1 Project delivery requirements sub criteria

Sub criteria	Detail	Weighting
<b>Project scope</b>	The expert panel will consider whether the application: <ul style="list-style-type: none"> <li>• is appropriately detailed in all sections</li> <li>• clearly defines the project aim, scope and outputs</li> <li>• includes appropriate evidence and supporting documentation.</li> </ul>	5%
<b>Project budget</b>	The expert panel will consider if the application: <ul style="list-style-type: none"> <li>• gives a complete breakdown of costs, including attachments with relevant quotes.</li> </ul>	5%
<b>Delivery timeframe</b>	The expert panel will consider whether the application: <ul style="list-style-type: none"> <li>• includes a detailed list of project tasks and milestones</li> <li>• includes appropriate and realistic timeframes for the delivery of project milestones.</li> </ul>	5%
<b>Capability to deliver</b>	The expert panel will consider whether the application: <ul style="list-style-type: none"> <li>• demonstrates that the applicant has sufficient capacity and resources to deliver the project by 31 December 2029</li> <li>• demonstrates the capability of the applicant to deliver the project within the timeframe identified and to a high standard, detailing other civil infrastructure projects occurring in the area and the availability of construction workforce and materials to undertake the proposed project</li> </ul>	5%
<b>Governance and risk management</b>	The expert panel will consider whether the application: <ul style="list-style-type: none"> <li>• has appropriate governance and a developed risk management framework</li> <li>• for joint applications, has developed shared governance arrangements.</li> </ul>	5%

## Value for money (weighting 20%)

The expert panel will consider if the project is financially sound and provides value for money as follows:

- how the project will achieve value for money in the context of the available Low Cost Loans Initiative reimbursement, including council's loan
- the positive effect the grant will have on delivering the scope, timing and benefits of the project
- the likelihood of the project proceeding without the grant and the capacity of applicants to self-fund the project.

**We will give priority to projects that include a co-contribution from funds collected under Part 7 of the *Environmental Planning and Assessment Act 1979* (NSW) or Section 64 of the *Local Government Act 1993*.**

### Images: Low Cost Loans Initiative - Wagga Wagga Council

Opened in April 2022, the Low Cost Loans Initiative funded project in Wagga Wagga helped deliver a new \$12 million multisport cycling complex at Pomingalarna Reserve, located on the city's western outskirts, caters for competitive and recreational cyclists and features a criterium track, BMX track, jump tracks and pump tracks, cycling education area, velodrome and supporting infrastructure.



Council worked in close consultation with local First Nations women to ensure the development was respectful and representative of Pomingalarna's significance to Wiradjuri cultural heritage and with stakeholders to deliver a project that met the sporting needs of the community as well as incorporating the cultural importance of the site into the complex.



# Key dates

The following table provides an overview of the program stages, milestones and indicative timeframes.

Table 2. Low Cost Loans Initiative: Round 4 – Regional NSW

Activity	Date
Applications open	08 October 2025
Applications close	12 December 2025
Expert panel assessment	By 14 February 2026
Announcement of successful applicants	By 30 April 2026
Funding agreements issued	By 30 April 2026
Funding agreements executed / remittance of funds	By 31 May 2026
Projects start	30 June 2026 onwards
All round 4 projects completed	By 30 June 2029

# Application Process

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## How to apply

Councils wishing to apply for funding under the program should:

1. visit the [Low Cost Loans Initiative webpage](#) for resources to support their application
2. complete and submit their application through the [SmartyGrants portal](#) by the closing date of **12 December 2025**.

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## Information for applicants

Councils may submit more than one application providing each application is for a separate project and separate loan. Only one interest reimbursement will be paid per loan.

Applications may comprise of:

- a single project in one housing development area for example: new road, new sewerage station, an upgraded library or cycleway
- a group of different but related projects clustered in a single location – for example, the development of community facilities or town centre for a new housing area
- a group of projects of a single nature that can be packaged as one program – for example, open space in different sites needed to support a housing growth area.

Projects for different infrastructure in different areas within the LGA – such as roads and drainage in one area and land acquisition in another – should each have a separate loan and separate application to the Low Cost Loans Initiative.

Disparate projects that serve different functional purposes and comprise an entire program for infrastructure are not eligible for support under the same application.

## Applications from partnered councils

Two or more councils partnering to deliver a project across LGA boundaries may make a joint application.

All participating councils must meet the eligibility requirements and provide a separate application with the required documentation as set out in these guidelines.

Each council must contract a separate loan to cover its share of the project cost.

Disparate projects that serve different functional purposes and comprise an entire program for infrastructure are not eligible for support under the same application.

## Project preparedness

Support will only be provided to reimburse the interest on borrowings for projects that are in a reasonably advanced stage of preparation.

The application must include a realistic indication of the project delivery timetable and evidence of council approval for the project, such as a current Operational Plan or council minutes.

Where the infrastructure requires additional approvals, council should indicate its progress in obtaining approval or its intention to apply.

Councils must be able to demonstrate they have the necessary resources, including effective project management and sound administration, to deliver and maintain the project once completed.

Projects must be scoped appropriately and supported by enough detail. This includes:

- providing all information requested
- addressing all eligibility and assessment criteria
- providing all necessary attachments and evidence to support the application, such as quotes for any consultant work, detail and costings of expected staff activities and hours towards the project, and relevant strategies or frameworks that the project aligns with.

Applications that do not provide all relevant information will be deemed ineligible.

## Online support

If you are having difficulty with your application on the [SmartyGrants portal](#), check out the help guide for applicants on the SmartyGrants website.

To contact SmartyGrants:

- email [service@smartygrants.com.au](mailto:service@smartygrants.com.au)
- telephone 03 9320 6888 (support desk hours are 9:00am to 5:00pm AEDT, Mon to Fri)
- visit the [SmartyGrants applicant help website](#).

When you attach files to support the application, we strongly recommend you keep files under 5 megabytes and use concise and descriptive file names.

We can help you interpret these guidelines, including the types of projects eligible for funding. Please contact the program team by email at [lcli@planning.nsw.gov.au](mailto:lcli@planning.nsw.gov.au)

## Closing date

Applications must be received by 5 pm Friday 12 December 2025.

We will not accept late applications unless we consider the circumstances to be exceptional.

If required, please contact the Department of Planning, Housing and Infrastructure to discuss your application prior to submission: [lcli@planning.nsw.gov.au](mailto:lcli@planning.nsw.gov.au)

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## Additional information and resources

### Governance

The Department administers the program. The Grants and Delivery team within the Governance and Insights branch manages the day-to-day operation of the program and communicates directly with applicants.

The ranking of successful councils and project recommendations will be endorsed by an interagency committee with representatives from the Department, NSW Treasury, Office of Local Government and Transport for NSW.

The Minister for Planning and Public Spaces is the final decision-maker for the awarding of program grants to successful infrastructure projects.

The NSW Department of Planning, Housing and Infrastructure administers the Low Cost Loans Initiative in accordance with the NSW Government [\*Grants Administration Guide\*](#).

### Loan approvals

Councils will be expected to advise their loan provider that it has been approved for Low Cost Loans Initiative funding and negotiate the final loan agreement. Council and the lender must agree on loan terms by the commencement date of the infrastructure project, not exceeding a **20 year loan period**.

Once the loan is finalised, a certified copy of the final loan agreement and final approved Bank Term Sheet/Letter of Offer must be provided to the Department. The funding agreement will then be co-signed.

The dollar amount of the Low Cost Loans Initiative reimbursement for a given council project will be fixed in the Low Cost Loans Initiative funding agreement, and there will be no adjustment to this amount, except as provided under the terms of the agreement.

Failure to commence project construction within 12 months after signing the Low Cost Loans Initiative funding agreement may result in the Low Cost Loans Initiative reimbursement being withdrawn.

## Grant funding agreements

Successful applicants must enter into a funding agreement with the Department of Planning, Housing and Infrastructure (the Department).

A draft template is available on request and will be uploaded to the online [Smartygrants portal](#) for applicants. The funding agreement will set out:

- the obligations of the grant recipient
- the schedule of the infrastructure project(s) milestones
- should there be any changes to the loan parameters and scheduled interest payments the Department must be notified immediately as provided under the terms of the funding agreement
- agreement on project governance arrangements
- mandatory progress and financial reporting to the Department.

For successful joint applications, co-applicants may be requested to be a party to the funding agreement on a case-by-case basis.

## Grant payments

Councils are expected to make full interest payments directly to the lending institution in accordance with their loan agreement and provide relevant documentation of the loan agreement to enable the Low Cost Loans Initiative reimbursement to be paid out.

Reimbursements for the interest subsidy will be paid to councils under the executed funding agreement that is aligned to annual cashflow for the program. Further detail on this process will be provided under the terms of the agreement.

## Project responsibility

Grant recipients are responsible for delivering and completing the project in line with the terms and conditions of the funding agreement. Councils will not be relieved of this

responsibility because of any involvement with a third party (for example, subcontractors or partners).

Councils must acknowledge and agree that they are solely responsible for delivering and completing the project in keeping with the terms and conditions of the funding agreement. Councils are still responsible even if a third party is involved (for example, consultants or partners).

Councils must have in place appropriate risk management measures to mitigate budget, time and scope risks for the duration of the project.

Any project budget shortfalls are the sole responsibility of the councils as set out in the funding agreement.

Funding is to be used only for eligible project costs, if councils do not comply with the terms of the funding agreements, they may have to repay monies to the Department.

## **Project milestones**

Councils must supply a project plan as part of their application to be included in the funding agreement. This will set out the infrastructure project deliverables, costs and schedule.

Councils will be responsible for meeting project milestones and delivering the project within the timeframes and terms of the funding agreement.

The planned delivery of milestones should be realistic and within the council's capacity.

## **Project variations**

Extensions of time to deliver funded projects, variations to the scope of funded projects or variations to the project budget within the awarded grant amount will be subject to the approval of the Department.

Councils will be responsible for funding and managing any cost overruns to deliver the project and comply with the funding agreement.

## **Reporting, acquittal and evaluation**

The funding agreement will specify the agreed project milestones and the schedule for reporting.

Councils must:

- provide regular project milestone reports at regular intervals as set out in the funding agreement

- agree to participate in and provide information for ongoing program monitoring for the duration of the project as requested by the Department
- report to the Department on their infrastructure project(s), including during regular project meetings between the Department and councils, it is the sole responsibility of councils as grant recipients and not any consultants they may engage to help deliver the project
- submit a final acquittal report through SmartyGrants at the completion of the project as set out in the funding agreement
- provide evaluation information and data that demonstrates project benefits as requested by the Department.

## Insurance requirements

Grant recipients must maintain appropriate public liability insurance, workers' compensation insurance, and any other relevant coverage as required, in accordance with relevant guidelines.

## Signage and branding

In line with the NSW and/or Australian Government's guidelines, where infrastructure projects are funded or co-funded through Government funding, councils need to acknowledge this through appropriate signage and/or branding in any public statements related to a project funded by the NSW Government in accordance with [NSW Funding Acknowledgement Guidelines](#).

## Publication of grant information

Grant information will be published in accordance with the NSW Grants Administration Guide 2024 and no later than 45 calendar days after the grant agreement takes effect (see section 6.5 of the Guide and Appendix A to the Guide).

All records in relation to this decision will be managed in accordance with the requirements of the *State Records Act 1998* (NSW).

## Complaints procedure

Any complaints about a grant process must be made in writing.

If you have any questions about grant decisions for this program, please send them to [lcli@planning.nsw.gov.au](mailto:lcli@planning.nsw.gov.au)

If you do not agree with how we have managed your complaint, you may raise the issue with the NSW Ombudsman. The Ombudsman will not usually investigate a complaint unless you have already raised the matter directly with the relevant Department. Visit the [NSW Ombudsman](#).

## Privacy policy

The Department must comply with the NSW [Privacy and Personal Information Protection Act 1988](#). The Department collects the minimum personal information given voluntarily to allow us to contact the organisation and to assess the merits of an application.

Any information you give will be stored on a database that will only be accessed by authorised personnel and is subject to privacy restrictions. The information will only be used for the purpose for which it was collected. Applicants must ensure that people whose personal details are supplied in applications are aware that the Department is receiving this information and how the Department will use this information.

The Department may be required by law to disclose information provided by an applicant, including but not limited to under the [Government Information \(Public Access\) Act 2009 \(NSW\)](#) or in response to a request by a House or a Committee of the Parliament of New South Wales or the Commonwealth of Australia.

# Frequently asked questions

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## What type of infrastructure is eligible?

Infrastructure that is needed so that an already planned development is enabled, or which can be accelerated to create new housing. This could be roads, water, wastewater and drainage, or land acquisition. It may also be the supporting infrastructure needed for new housing developments, such as community facilities, parks, playing fields, or early childhood centres.

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## Does infrastructure include the building of housing?

No, just the infrastructure, which is anything that is needed before the housing is built or is required to enable new housing and support the new community that will live there. Previously funded projects have included lead in infrastructure - new and upgraded water treatment plants, wastewater, sewer treatment plants, new roads, utility works and community infrastructure.

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## How can the council demonstrate that the infrastructure will directly enable new housing?

The link between the infrastructure and housing supply must be demonstrated by:

- the inclusion of the proposed development within council planning controls, contributions plans, regional or district housing targets or other strategic planning documents
  - outlining in the application the number of houses and how the proposed infrastructure will deliver new housing supply in the area
  - showing that the development is well planned by providing a detailed timeline and other evidence that the development will proceed.
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## Does the bank loan have to be approved to apply for funding?

No. However, it is expected that the council will already have a loan application process underway with TCorp or a commercial bank. Note that being approved to receive Low Cost Loans Initiative support does not automatically mean a loan application will be approved. Council will still have to satisfy the requirements of its credit provider for the loan to be approved. A copy of the bank loan settlement will need to be provided for the council to receive the Low Cost Loans Initiative reimbursement.

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## Can the loan cover multiple infrastructure projects?

Only if those projects are clustered in the same location (for example, a variety of infrastructure needed for one housing development), or are similar projects across a local government area (for example, roads and footpaths across more than one development). Projects for different infrastructure in different areas within the local government area – such as roads and drainage in one area and land acquisition in another – should each have a separate loan and separate application to the Low Cost Loans Initiative.

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## What period does my loan have to be for?

Under Low Cost Loans Initiative loans must be for no longer than 20 years.

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## What if the loan only covers part of the costs of infrastructure?

If the infrastructure is funded through a bank loan and other sources, the application must specify the other sources of funding and whether they have been confirmed. Council must provide sufficient documentation to the Department to ensure the co-funding contributions. The cost for Low Cost Loans Initiative loan must be for an amount greater than \$1 million.

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## What if the loan falls through after the funding has been awarded?

If the council can obtain another bank loan with the same terms and conditions, and for the same infrastructure project, then the Low Cost Loans Initiative approval can still apply. However, if this means a significant delay to construction, the Low Cost Loans Initiative reimbursement may be withdrawn.

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## If the council is unsuccessful, can it apply again?

Yes. Councils may apply for Low Cost Loans Initiative funding for the same project or a different if there are future rounds.

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## Where to find out more?

If you have further questions or wish to discuss your application, please email visit the [Low Cost Loans Initiative webpage](#), or head to the [Smartygrants portal](#).

## Appendix A: List of eligible councils

Table 3: List of eligible regional NSW Local Government Areas (by OLG category)

Regional Town/City	Large Rural	Rural
<ul style="list-style-type: none"> <li>Albury City</li> <li>Armidale Regional</li> <li>Ballina Shire</li> <li>Bathurst Regional</li> <li>Bega Valley Shire</li> <li>Broken Hill City</li> <li>Byron Shire</li> <li>Cessnock City</li> <li>Clarence Valley</li> <li>Coffs Harbour City</li> <li>Dubbo Regional</li> <li>Dungog Shire</li> <li>Eurobodalla Shire</li> <li>Federation</li> <li>Forbes Shire</li> <li>Goulburn Mulwaree</li> <li>Griffith City</li> <li>Kempsey</li> <li>Kiama Municipal</li> <li>Lake Macquarie City</li> <li>Lismore City</li> <li>Lithgow City</li> <li>Maitland City</li> <li>Mid-Coast</li> <li>Mid-Western Regional</li> <li>Newcastle City</li> <li>Orange City</li> <li>Port Macquarie-Hastings</li> <li>Port Stephens</li> </ul>	<ul style="list-style-type: none"> <li>Bellingen Shire</li> <li>Berrigan Shire</li> <li>Bland Shire</li> <li>Blayney Shire</li> <li>Cabonne</li> <li>Cobar Shire</li> <li>Cootamundra-Gundagai</li> <li>Cowra Shire</li> <li>Edward River</li> <li>Glen Innes Severn</li> <li>Greater Hume Shire</li> <li>Gunnedah Shire</li> <li>Gwydir Shire</li> <li>Hilltops</li> <li>Inverell Shire</li> <li>Junee Shire</li> <li>Kyogle</li> <li>Lachlan Shire</li> <li>Leeton Shire</li> <li>Liverpool Plains Shire</li> <li>Moree Plains Shire</li> <li>Murray River</li> <li>Muswellbrook Shire</li> <li>Nambucca Valley</li> <li>Narrabri Shire</li> <li>Narrandera Shire</li> <li>Narromine Shire</li> <li>Oberon</li> <li>Parkes Shire</li> </ul>	<ul style="list-style-type: none"> <li>Balranald Shire</li> <li>Bogan Shire</li> <li>Bourke Shire</li> <li>Brewarrina Shire</li> <li>Carrathool Shire</li> <li>Central Darling Shire</li> <li>Coolamon Shire</li> <li>Coonamble Shire</li> <li>Gilgandra Shire</li> <li>Hay shire</li> <li>Lockhart Shire</li> <li>Murrumbidgee</li> <li>Walcha</li> <li>Warren Shire</li> <li>Weddin Shire</li> </ul>

Table 3: List of eligible councils (continued)

Metropolitan Fringe	Regional Town/City	Large Rural
<ul style="list-style-type: none"> <li>• <b>Central Coast</b></li> </ul>	<ul style="list-style-type: none"> <li>• Queanbeyan–Palerang Regional</li> <li>• Richmond Valley</li> <li>• Shellharbour City</li> <li>• Shoalhaven City</li> <li>• Singleton</li> <li>• Snowy Monaro Regional</li> <li>• Tamworth Regional</li> <li>• Tweed Shire</li> <li>• Wagga Wagga City</li> <li>• Wollongong</li> </ul>	<ul style="list-style-type: none"> <li>• Snowy Valleys</li> <li>• Temora Shire</li> <li>• Tenterfield Shire</li> <li>• Upper Hunter</li> <li>• Upper Lachlan</li> <li>• Uralla Shire</li> <li>• Walgett Shire</li> <li>• Warrumbungle</li> <li>• Wentworth Shire</li> <li>• Wingercarribee Shire</li> <li>• Yass Valley</li> </ul>