

Low Cost Loans Initiative Round 5

Form Preview

About the grant

* indicates a required field

Instructions for Applicants

Before completing this application form, you should have read the [Low Cost Loan Initiative Round 5 Guidelines](#).

Enquiries seeking further information and advice can be directed to the Department of Planning, Housing and Infrastructure's LCLI Program team at [LCLI Mailbox](#)

Please submit this completed form including supporting documentation by 5pm Monday **31 August 2026**.

Application Number

This field is read only.

Program Overview

The Low Cost Loans Initiative (LCLI) is a NSW Government initiative to support regional NSW and get more people into homes through the delivery of infrastructure earlier. It provides funding to reduce the cost of borrowings for critical enabling and supporting infrastructure so that land is development-ready sooner and available for new housing supply.

The LCLI will provide 95 regional councils and four county councils with infrastructure delivery responsibilities, with the opportunity to access funding to reduce the cost of interest on loan borrowings. The NSW Government will refund 50% of the costs of council's and county council's interest payments on loans for eligible infrastructure.

The objectives of the LCLI are to:

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

Priority will be given to projects that enable the delivery of new homes by 30 June 2029 to support the NSW Government's housing completion targets.

Disclaimer

The Applicant acknowledges and agrees that:

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- submission of this application does not guarantee funding will be granted for any project, and the Department expressly reserves its right to accept or reject this application at its discretion;
- it must bear the costs of preparing and submitting this application and the Department does not accept any liability for such costs, whether or not this application is ultimately accepted or rejected; and
- it has read the [Low Cost Loans Initiative Round 5 Guidelines](#) and has fully informed itself of the relevant program requirements.

Use of Information

By submitting this application form, the Applicant acknowledges and agrees that:

- if this project application is successful, the relevant details of the project will be made public, including details such as the names of the organisation (Applicant) and any partnering organisation (state government agency or non-government organisation), project title, project description, location, anticipated time for completion and amount awarded;
- the Department will use reasonable endeavours to ensure that any information received in or in respect of this application which is clearly marked 'Commercial-in-confidence' or 'Confidential' is treated as confidential, however, such documents will remain subject to the Government Information (Public Access) Act 2009 (NSW) (GIPA Act); and
- in some circumstances the Department may release information contained in this application form and other relevant information in relation to this application in response to a request lodged under the GIPA Act or otherwise as required or permitted by law.

Privacy Notice

By submitting this Application form, the Applicant acknowledges and agrees that:

- the Department is required to comply with the Privacy and Personal Information Protection Act 1998 (NSW) (the Privacy Act) and that any personal information (as defined by the Privacy Act) collected by the Department in relation to the program will be handled in accordance with the Privacy Act and its privacy policy (available at: <https://www.dpc.nsw.gov.au/privacy>);
- the information it provides to the Department in connection with this application will be collected and stored on a database and will only be used for the purposes for which it was collected (including, where necessary, being disclosed to other Government agencies in connection with the assessment of the merits of an application) or as otherwise permitted by the Privacy Act;
- it has taken steps to ensure that any person whose personal information (as defined by the Privacy Act) is included in this application has consented to the fact that the Department and other Government agencies may be supplied with that personal information, and has been made aware of the purposes for which it has been collected and may be used.

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Eligibility Confirmation

Please declare this application meets the Program eligibility criteria:

- It has been prepared by and is being submitted by a regional NSW council or a county council with infrastructure responsibility;
- Council or county council has met the Office of Local Government key financial benchmarks and can access either a NSW Treasury Corporation (TCorp) loan or another commercial bank loan; and
- Council or county council is building critical local infrastructure to enable the development of new private dwellings which are used primarily for residential purposes.

I confirm that the applicant and project is eligible according to the selection criteria outlined in the Low Cost Loans Initiative Round 5 Guidelines *

Yes

Applicant Details

* indicates a required field

Organisation Details

Organisation Name *

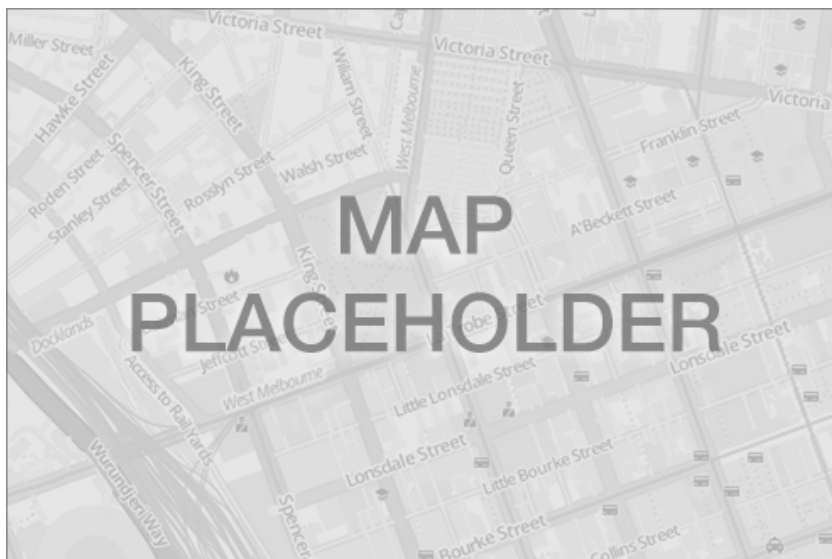
Organisation Name

Please use the organisation's full name. Make sure you provide the same name that is listed in official documentation such as that with the ABR, ACNC or ATO.

Primary Address

Address

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Postal Address

Address

Primary Phone Number *

Must be an Australian phone number.
Country code not required, area code for landlines is required.

Other Phone Number

Must be an Australian phone number.
Country code not required, area code for landlines is required.

Email Address *

Must be an email address.

Website

Must be a URL.

General Manager/Chief Executive Officer Contact Details

General Manager/Chief Executive Officer *

Title	First Name	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>

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General Manager/Chief Executive Officer Position *

General Manager/Chief Executive Officer Primary Phone Number *

Must be an Australian phone number.

General Manager/Chief Executive Officer Primary Email *

Must be an email address.

Primary Project Contact Details

This is the person we will correspond with about the grant application and if successful, the project management.

Primary Project Contact *

Title First Name Last Name

Primary Contact Position *

Primary Contact Phone Number *

Must be an Australian phone number.
Area code for landlines is required.

Primary Contact Other Phone Number

Must be an Australian phone number.
Area code for landlines is required.

Primary Contact Email *

Must be an email address.

This is the address we will use to correspond with you about this grant.

Does the applicant have an Australian Business Number (ABN)? *

Yes

No

ABN *

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The ABN provided will be used to look up the following information. Click Lookup above to check that you have entered the ABN correctly.

Information from the Australian Business Register	
ABN	
Entity name	
ABN status	
Entity type	
Goods & Services Tax (GST)	
DGR Endorsed	
ATO Charity Type	More information
ACNC Registration	
Tax Concessions	
Main business location	

Must be an ABN.

Organisation Details

* indicates a required field

Applicant Organisation ACN or AIN *

Enter Organisation ACN (Australian Company Number) or AIN (Association Incorporation Number) if ABN not there.

Please provide evidence that the applicant organisation holds Public Liability Insurance. *

Attach a file:

Applicants are required to hold at least \$20 million public liability insurance in order to enter into a funding deed with the NSW Government.

Application Details

* indicates a required field

Title *

Word count:

Must be no more than 6 words.

Provide your project name. Your title should be short but descriptive.

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Brief description *

Word count:

Must be no more than 15 words.

Include a concise summary of the project description. This information will be published on external websites.

Anticipated start date *

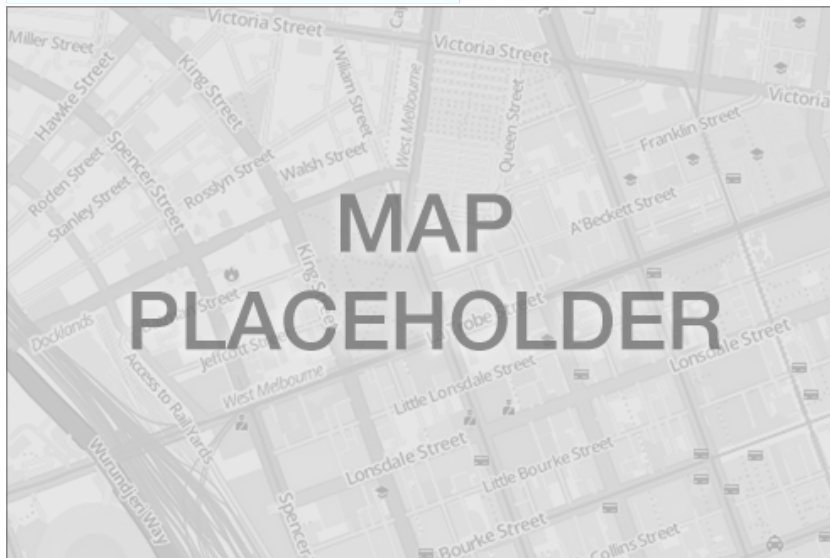
No more than 12 months after the Funding Agreement is executed

Anticipated end date *

Within 3 years from the project start date

Primary location of your initiative

Address



Primary location does not need to be a specific address, and can be an area/precinct, suburb, etc.

Type of Project

Please identify the type of project *

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

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Partnership Project *

yes no

Project crosses LGA boundaries and is a partnership project. Each council must meet the eligibility criteria and provide a separate application.

Please list the councils participating in a Partnership Project *

Insert NA if not undertaking a Partnership Project

Location Map & Aerial Photograph with project identified *

Attach a file:

Please attach location map and aerial photographs illustrating the location/site boundaries of the proposed project works

Images of site *

Attach a file:

Please attach images of the site for the proposed project works

Proposed Infrastructure

What is the type of critical and enabling infrastructure to be built by the project? *

- new local roads or upgrades
- new and upgraded water treatment plants
- new and upgraded sewer treatment plants
- drainage/stormwater
- land acquisition
- pedestrian or cycling facilities
- Other:

none

What is the type of supporting infrastructure to be built by the project? *

- recreational spaces e.g. parks, playing fields, playgrounds
- community, arts & cultural facilities eg libraries, child-care centres
- Other:

none

Is the proposed infrastructure identified in a Council or County Council report? *

- Council's approved Contributions Plan
- An infrastructure needs analysis, servicing strategies or a business case to substantiate that the infrastructure enables new housing supply

At least one box must be ticked as council/county council must demonstrate that the project will deliver critical enabling or supporting infrastructure.

Reports identifying proposed infrastructure *

Attach a file:

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Attach documents which identify the proposed infrastructure and provide a link or extract of the relevant section

How many new dwellings will be built/supported as a result of the proposed infrastructure? *

Must be a number.

How has the number of new dwellings been calculated? *

Please include the source of the dwelling number and the year it was calculated

When will construction of the new dwellings start by? *

Must be a date.

When will all the new dwellings be completed by? *

Must be a date.

Project Preparedness

Council/County Council has discussed this grant application and the proposed project with the Department of Planning, Housing and Infrastructure's local planning and council support office.

Name and Position of DPHI Officer *

Date discussed the application and project with DPHI *

Must be a date.

Activities

Please detail the activities expected to be completed as a result of the funding. You can stipulate one location for each activity.

If you have one activity taking place in multiple places, you can either list each location as a separate activity (eg road #1; road #2, with a specific location attached to each), or you can list one activity with a generalised location (eg "Smiths Urban Release Area").

Activity	Location	Expected start date	Expected end date	Explanatory notes
One per row. Add more rows if	Where will your activity occur?	Must be a date.	Must be a date.	Add notes if you need to provide more context.

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you want to list additional activities. Must be no more than 25 words.	Address Line 1, Suburb/Town, State/Province, Postcode, and Country are required.			Must be no more than 50 words.

Landowners Consent

Do you require landowner's consent in order to conduct the activities listed above? *

Yes No

Activities involving the upgrade or construct on land not owned by the applicant must seek landowners consent prior to commencing any works.

Please provide evidence of landowner consent or support (if available).

Attach a file:

Assessment Criteria

* indicates a required field

Assessment Criteria

Councils must have met the eligibility criteria to progress to a weighted assessment. An expert panel will assess projects against the below criteria and give them a weighted score out of 100. Please refer to the [Low Cost Loans Initiative Round 5 Guidelines](#) for further information.

Criteria 1: Strategic alignment (weighting 20%) *

Word count:

Must be no more than 150 words.

The expert panel will consider the: • need for the proposed infrastructure project in relation to the housing pipeline; and • extent to which the funding will accelerate the delivery of the infrastructure to support housing outcomes.

Criteria 2: Housing impact (weighting 35%) *

Word count:

Must be no more than 200 words.

The expert panel will consider the impact of the proposed project, including the effect of the project on: • 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; and • driving housing that addresses community needs, such as diverse and affordable housing and housing of different

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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.

Criteria 3: Project delivery (weighting 25%) *

Word count:

Must be no more than 150 words.

The expert panel will consider how well the proposed project has been scoped, including how the application meets a set of sub-criteria - project scope, project budget, delivery timeframe, capability to deliver and governance and risk management (each with a 5% weighting). The score for each sub-criteria will be added together to calculate the total score for project delivery requirements. Refer to the Program Guidelines for more details on each sub-criteria.

Project Plan

Please download the [Project Plan template](#) here and attached in the question below.

This template must be completed with details on infrastructure project deliverables, key milestones, costs, schedule and risk management and uploaded along with other supporting documents as necessary.

Applications will not be accepted without the Project Plan template being completed and uploaded.

Project Plan *

Attach a file:

Criteria 4: Value for money (weighting 20%) *

Word count:

Must be no more than 100 words.

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 LCLI reimbursement, including council's or county council's loan • the positive effect the grant will have on delivering the scope, timing or benefits of the project; and • the likelihood of the project proceeding without the grant and the capacity of council or county council to self-fund the project. Priority will be given to projects which include a co-contribution from funds collected under Part 7 of the EP&A Act or Section 64 of the Local Government Act 1993.

Budget

* indicates a required field

Total Amount Requested

*

50% of the interest cost of the loan

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Loan Details

Total loan amount *

Must be a dollar amount.
Must be greater than \$1million.

Indicative loan interest rate *

Must be a number.
Must be a fixed interest rate.

Indicative interest cost payable based on the above loan amount *

Must be a dollar amount.

Length of term of loan *

Must be a number.
Length of loan must not exceed 20 years.

Name of financial institution *

Is this a new loan for a new project? *

Yes

No

Can not be an existing or refinanced loan for an existing project that is already under construction or completed.

Project details

Total Project cost *

Must be a dollar amount.

Council contribution *

Must be a dollar amount.

Loan Borrowing

Has Council endorsed that an application be made for the loan borrowing? *

Yes

No

Date of council meeting endorsing an application for the loan borrowing

Must be a date.

Council minutes or operational plan to illustrate council endorsement for the loan borrowing *

Attach a file:

Evidence of council approval for borrowing

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Bank term sheet or letter of offer *

Attach a file:

Evidence that the loan application process has commenced with TCorp or another financial institution

Loan repayment schedule *

Attach a file:

Date loan application is to be lodged *

Must be a date.

Date loan application is to be executed *

Must be a date.

Comments on the loan application process *

Should a grant application be successful, then a certified copy of the final loan agreement must be provided to the Department within 3 months of the date of execution of the funding agreement.

Outcomes

Project metrics

Please add your own metrics achieved by the project eg km of new road, m2 of open space, m2 of community floor space.

Metric	Target	Collection method	Explanatory notes
One per row. Add more rows if you want to list additional metrics.	Identify a target for the metric you have chosen - an estimated total for your project. Must be a number.	How will you collect and verify the data? eg survey, interviews/case studies, focus groups, administrative data (e.g. case management data), observation/estimation, government or public dataset (e.g. Census), other datasets.	Add notes if you need to provide more context.

Payment Details

* indicates a required field

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Bank Details

Applicant Bank Account *

Account Name

BSB Number

Account Number

Must be a valid Australian bank account format.

Declaration and Authorisation

* indicates a required field

Declaration

The Applicant represents and warrants that this application has been submitted by an authorised representative of the Applicant (eg CEO or General Manager).

By submitting this application form I hereby declare that:

- I have read and understood each of the acknowledgements, agreements, representations and warranties provided above, and that each of these are true and correct;
- All information provided including the responses to each question in the relevant sections of this application is true and correct to the best of my knowledge;
- Any information contained in this application may be disclosed to other Government agencies, staff administering the program, and to external stakeholders (including consultants, lawyers and other advisers) as part of the assessment of this application;
- I am authorised to submit this application on behalf of, and have the authority to represent and bind the Applicant;
- I understand that any false declaration may render this application ineligible/invalid; and
- All relevant conflicts of interest have been declared

Authorisation

I agree *

Yes

Name of authorised person *

Title

First Name

Last Name

Must be a senior staff member, board member or appropriately authorised volunteer

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Position *

Position held in applicant organisation (e.g. CEO, Treasurer)

Phone number *

Must be an Australian phone number.
We may contact you to verify that this application is authorised by the applicant organisation

Email *

Must be an email address.

Applicant Feedback

You are nearing the end of the application process. Before you review your application and click the **SUBMIT** button please take a few moments to provide some feedback.

How did you find the online application process?

- Very easy Easy Neutral Difficult Very difficult

How many minutes in total did it take you to complete this application?

Estimate in minutes i.e. 1 hour 60

Please provide us with your suggestions about any improvements and/or additions to the application process/form that you think we need to consider.

GMS-SGO/2025 v2.0