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Bakersfield's land trust adds to its stock with groundbreaking in city's southeast

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A corner lot in east Bakersfield that's been vacant for the past 20 years will soon be the site to two new permanently affordable homes, the first to be built by the Bakersfield Community Land Trust.

"While Bakersfield continues to be a housing development leader in California, the market remains out of reach for so many families. Homeownership is just too expensive," Bakersfield Mayor Karen Goh said at a groundbreaking ceremony Wednesday.

With homeownership unobtainable for so many, Bakersfield and dozens of other cities across the country are turning to the alternative ownership model of community land trusts to provide affordable housing that stays affordable.

There are different models of land trust but the idea is to limit increases in home value so that it remains affordable for future generations while still providing financial mobility for owners.

Under a land trust, ownership of the home is separated from the land it's built on. Buyers can purchase and later sell the home, but the land is held by a trust and leased to the homeowner at no cost, typically in 99-year intervals.

The Bakersfield Community Land Trust was created in 2023 with a \$6.5 million injection of American Rescue Plan Act dollars. The trust currently has 11 properties across the city under development.

The two homes on South Owens Street that were celebrated Wednesday are the first to be constructed from the ground up by the trust. They are going in on one of the many vacant lots owned by the city and transferred to BCLT.

"The Bakersfield City Council's formation of the Bakersfield Community Land Trust offers more residents a sustainable pathway to homeownership. It creates opportunities for families to build equity, for them to build generational wealth," Goh said.

The trust announced last month applications were open for two homes under construction by a private developer on Sunchase Drive in southwest Bakersfield. Since then, the trust has received hundreds of inquiries, according to Betsy McGovern-Garcia, vice president of Visalia-based Self Help Enterprises, or SHE.

"Any family who's interested in homeownership should call our office," McGovern-Garcia told The Californian. "We have a gateway program — which is homeownership counseling. We can help people with credit, getting mortgage ready, and putting together a game plan to be able to enter into homeownership."

The trust has received 13 applications so far for the two homes on Sunchase. Those will be awarded at lottery at a BCLT meeting later this month.

In order to qualify for a BCLT home, applicants must make between very low and moderate income based on the median for the area but must also be able to qualify for a \$110,000 mortgage from a third-party lender.

The homes on Owens Street are in the city's Ward 2, represented by Councilman Andrae Gonzales, who also sits on the trust's board of directors with two fellow council members, Manpreet Kaur and Bob Smith.

Gonzales said the trust came about after conversations with the Ventura County Community Development Corp., which is contracted by the city to provide first-time homebuyer workshops. He said it was in those workshops that "we learned that there were many of our families who were going through the process and taking all the right steps towards homeownership, who were approved for homes, but who cannot compete on the market."

"There were outside investors or others who swooped up the homes and disallowed them from accessing a home. Frustrating, discouraging for so many of our families who were trying to gain a piece of the American dream."

The trust is using its initial \$6.5 million investment to develop a few properties across the city, but the sale of those homes — McGovern-Garcia referred to them as "improvements" — will provide BCLT with additional funding to buy additional properties.

"We might use that capital to buy some land, use it to build housing," McGovern-Garcia said. "We may use it to buy existing housing and putting under the BCLT. There's a multitude of opportunities, but there will be a revolving capital fund through the sales of the improvements that allows the BCLT to do work in the future."

The lot at the corner of South Owens Street at Virginia Avenue sits directly across from the Historic Union Cemetery. The property has sat vacant for the past 20 years, since the city purchased it as part of an effort by the city's now-defunct redevelopment agency.

"It's clean today, but normally it's not," said Shelia Fulmer, a 35-year resident of the neighborhood. Fulmer said she'd never heard of a community land trust, but she was happy to hear affordable housing was coming to the neighborhood.

"There's a lot of people out here who can't pay \$3,000 and \$4,000 for a two-bedroom. Especially a house, you know, and it's hard," Fulmer said. "So, we really need it over here. We need to have affordable homes, apartments, duplexes, whatever that they could do to make it affordable, so that people can live decently."

More information about the land trust and application documents are available at the Bakersfield Community Land Trust website, bakersfieldclt.org.

Prospective buyers can also contact Self-Help Enterprises at 559-651-1000 or email info@bakersfieldclt.org to join the interest list and begin the process.