



**BAKERSFIELD COMMUNITY LAND TRUST
REGULAR MEETING AGENDA**

April 15, 2026, 2:00 p.m.

**City Hall North Conference Room A
1600 Truxtun Avenue**

Bakersfield Community Land Trust Board Members: Sophia Garcia, Andrae Gonzalez (Chair), Manpreet Kaur, Alex Mora, Amy Rose (Vice-Chair), Bob Smith, Vincent Zaragosa

1. CALL TO ORDER

2. ROLL CALL

3. PUBLIC STATEMENTS

a. Agenda Item Public Statements

b. Non-Agenda Item Public Statements

4. ADOPTION OF MINUTES

a. Adoption of minutes for the following meetings:

1. January 21, 2026, meeting

Staff recommends the adoption of the minutes.

5. DEFERRED BUSINESS

6. NEW BUSINESS

6.a. Participant Activity Analytics

This item is for informational purposes only and is intended to showcase the participant's interest in homeownership opportunities being made available through the BCLT.

6.b. BCLT Monthly Financial Reports

This item will be recurring monthly and for informational purposes only. March 2026 BCLT Balance Sheet and Statement of Revenues & Expenditures documents are attached.

7. DIRECTOR COMMENTS

- 7.a. Insurance Renewal D&O
- 7.b. ARPA Funds Expenditure Update
- 7.c. State of California Tax-Exempt Status
- 7.d. Sales & Construction Update (presentation)
- 7.e. American Planning Association Nomination

8. ADJOURNMENT



**BAKERSFIELD COMMUNITY LAND TRUST
SPECIAL MEETING MINUTES**

January 21, 2026, 2:00 p.m.

**City Hall North Conference Room A
1600 Truxtun Avenue**

Members Present: Andrae Gonzalez (Chair), Bob Smith, Amy Rose, Vincent Zaragoza

Members Absent: Manpreet Kaur, Alex Mora (Vice-Chair), Sophia Garcia

1. CALL TO ORDER

Meeting was called to order at 2:04 pm

2. ROLL CALL

3. PUBLIC STATEMENTS

a. Agenda Item Public Statements

None

b. Non-Agenda Item Public Statements

None

4. ADOPTION OF MINUTES

a. Adoption of minutes for the following meetings:

1. November 19, 2025, meeting

Staff recommend adoption of the minutes.

Motion by Board Member Smith to adopt the minutes. Motion approved with Board Members Manpreet Kaur and Sophia Garcia absent.

5. DEFERRED BUSINESS

None.

6. NEW BUSINESS

6.a. Participant Activity Analytics

This item is for informational purposes only and intended to showcase the participant interest in homeownership opportunities being made available through the BCLT.

Betsy McGovern made staff comments. No action taken.

6.b. BCLT Monthly Financial Reports

This item will be recurring monthly and for informational purposes only.

Betsy McGovern made staff comments. No action taken.

6.c. 2026 BCLT Meeting Calendar

Staff recommend the board review and approve the 2026 meeting calendar to help facilitate future BCLT meetings and related reporting.

Betsy McGovern-Garcia made staff comments.

Motion by Board Member Rose for approval. Motion approved. Motion approved with Board Members Manpreet Kaur and Sophia Garcia absent.

6.d. Resolution - Authorization to Execute Real Estate Transactions

SHE requests the Board of Directors' approval and adoption of the attached resolution. This resolution would authorize the Board Chair and Vice Chair, individually or jointly, to execute all necessary documents and instruments related to the acquisition/sale of BCLT properties.

Betsy McGovern-Garcia made staff comments.

Motion by Board Member Mora. Motion approved with Board Members Manpreet Kaur and Sophia Garcia absent.

6.e. Changes to BCLT Buyers Info & Program Guidelines

In an effort to increase efficiency and continue supporting low-income first-time home buyers, SHE is some changes to the Buyers Information and Program Guidelines as noted.

Betsy McGovern-Garcia made staff comments. She outlined launch challenges, including strong interest from 200 households but inefficiencies in the lottery system. Most applicants (<50% AMI) lacked mortgage readiness, leading to high dropouts among 20 pre-approved winners; only three remain viable for current homes.

A shift to a Mutual Self-Help model was recommended: Route interest-list applicants through the Gateway program for vetting and preparation (credit, budgeting, savings), creating a "readiness waitlist." Advance qualified buyers systematically as units become available, with flexibility for preferences (e.g., neighborhood/size) and support for resales. City residents prioritized; non-residents eligible at lower tier. No backlog yet; lottery revisit if >20 ready households. Affordability gaps persist with \$200K secondary cap for \$330K–\$350K units. No threshold or DTI ratio changes proposed; instead, pursue layered funding: city First-Time Homebuyer Program (HOME funds), Wells Fargo Wish (~\$30K via Mechanics Bank, open now), PLHA (pending Council), and CalHFA reapplication. Goal: 2–4 sources per sub-50% AMI buyer.

Board discussion covered Gateway enrollment for all 200 (target: ~25% for BCLT), verified pre-approvals from CLT lenders going forward, and outreach to Ventura CDC's ready buyers via referral portal. Income limits suit low-AMI applicants; future

focus on secondary thresholds. Advertising prefers city residents but is open; recommend Gateway for all.

Motion by Board Member Zaragoza motion to accept changes. Motion approved with Board Members Manpreet Kaur and Sophia Garcia absent. What's that?

7. DIRECTOR COMMENTS

7.a. BCLT Directors Program Updates

Betsy McGovern-Garcia made staff comments regarding exploring agent commissions/MLS for ready buyers. Collaboration with Ventura CDC advancing referrals and assistance. Construction: 9/11 homes underway (completions March 6–April 27, 2026; available ~1 month later). Progress on subdivisions, R Street HOA amendments (to detached units), and shovel-ready by year-end (mid-2026 contract review).

8. ADJOURNMENT

Meeting was adjourned at 2:54

JULIE DRIMAKIS, CITY CLERK



BAKERSFIELD COMMUNITY LAND TRUST

MEETING DATE: April 15, 2026

AGENDA CATEGORY: New Business

TO: Bakersfield Community Land Trust Board of Directors

FROM: Heather Mendonca, Assistant Director, Self-Help Enterprises

DATE: April 8, 2026

SUBJECT: Participant Activity Analytics

RECOMMENDATION:

This Staff Report is for informational purposes only; no decision by the BCLT Board is required.

BACKGROUND:

At the request of the BCLT Board of Directors, staff is presenting monthly participant activity data. The monthly data presentation began in September 2025 and will continue being presented monthly until further notice.

The values presented are cumulative totals, so any activity for this month was added to the values from last month.

The data provided shows a large pool of applicants who will be working toward homeownership in Bakersfield. Most data fields will be cumulative, with the exception of "Approved and Added to Waitlist"; this specific field may, from time to time, rise, fall, or stay constant. This field is dependent on priority waitlist activity. We have also added data to the table below showing the quantity of BCLT properties sold to date or in the escrow process, and potential buyers.

BCLT Participant Tracker Activity (Cumulative Values)					
Data Field	Sep-25	Oct-25	Nov-25	Dec-25	Apr-26
Sales to Date					2
In Escrow					1
Interest List	210	213	214	216	248
Intake Call	134	135	137	141	144
Lender Referral	117	118	119	125	128
Potential buyers					8
Received Pre-Application and Pre-Approval	21	21	21	21	22
Approved and Added to Waitlist	19	16	14	13	8

This table is populated one week prior to monthly BCLT Board Meeting



Data Field Description:

Sales to Date – This data counts homes that have been sold and keys provided to new homeowner(s)

In Escrow – This data counts BCLT properties currently in or entering escrow

Interest List – This field captures all individuals contacting SHE

Intake Call – This is the list of individuals on the interest list who have responded to SHE’s follow-up.

Lender Referral – This counts the individuals who have been provided with a lender point of contact

Potential Buyers – This counts participants actively working with lenders to become pre-qualified

Received Pre-Application and Pre-Approval – These are individuals who contacted SHE and were pre-approved by their own lender

Approved and Added to Waitlist – These are participants who have been pre-approved by a lender and have met the requirements to be in the Priority List pool

Activity from December 2025 to April 2026, including new fields.

In March 2026, two (2) Sunchase properties were sold, and homeowners provided keys.

As of April 10, 2026, one (1) Sunchase property is preparing to enter the escrow process.

Interest List value increased by thirty-two (32) participants.

Intake increased by three (3) participants.

Lender Referral increased by three (3) participants sent to the lender.

As of April 10, 2026, eight (8) participants are actively working with their selected lender to pre-qualify.

Pre-Application and Pre-Approval increased by one (1) participant.

Approved and added to the waitlist decreased by five (5) participants due to participants becoming unqualified or becoming BCLT homeowners.

We are including information gained through the implementation process regarding the challenges encountered with participant engagement. These insights aim to shed light on the various obstacles faced during this phase. The table below illustrates some of the most common challenges, providing a clearer understanding of the issues being experienced.

Participant Challenges					
Data Field	Sep-25	Oct-25	Nov-25	Dec-25	Apr-26
Non Responsive - Intake phase					70
Obtaining Documentation - Intake phase					20
Primary Financing Phase (over income)					7
Primary Financing Phase (not responsive)					8
Primary Financing Phase (unexpected purchase)					5
Primary Financing Phase (credit repair needed)					4
Primary Financing Phase (no credit, low income)					1

Non-Responsive – These are participants who initially showed interest but have not responded to our outreach, including phone calls, emails, and text messages.

Obtaining Documentation – These are participants who have not been responsive to lenders regarding the documentation needed to continue the process.

Primary Financing – These are participants who became unqualified during the primary financing phase.

We would also like to provide an update on the outreach and engagement efforts currently being conducted, as well as the introduction of new initiatives aimed at enhancing our community involvement.



These efforts are designed to strengthen connections, gather feedback, and ensure that we are addressing the needs and interests of those we serve. We believe that by actively engaging with our community, we can foster meaningful relationships and create opportunities for collaboration and support.

Outreach for 2026 includes a comprehensive engagement strategy involving collaboration with local non-profit organizations such as My Way Home (DBA VCCDC) and the Community Action Partnership of Kern County (CAPK). These partnerships aim to effectively share information about housing availability, as well as distribute flyers that will help spread the word to a wider audience within their community.

In addition to these initiatives, there have been and will continue to be targeted local neighborhood outreach activities near the BCLT property currently under construction. This encompasses multiple presentations at schools to raise awareness among students and their families about the opportunities available. A virtual resource hour was organized to provide additional information and assistance.

Furthermore, our team will be participating in a tabling event for Grimmway Farms at the Bakersfield Fairgrounds, where we aim to connect with Grimmway employees and stakeholders. Lastly, a dedicated presentation will be held for the residents of Madison Place, specifically highlighting the various BCLT opportunities that may benefit them. This outreach strategy is designed to foster community engagement and ensure that vital information reaches those who need it most.

We will also be actively engaging with the real estate community through various methods, including flyers, emails, phone calls, and in-person meetings, to promote our initiatives within the sector. We will encourage the real estate community to send us any interested participants who might be a good fit. If the referred participant is qualified and ultimately purchases a BCLT property, we will offer a commission fee of \$5,000 as a token of our appreciation for their engagement and support. Their contributions are valuable in helping us expand our reach and connect with potential homeowners.

FISCAL IMPACT:

There is no fiscal impact related to this item.

ATTACHMENTS:

No attachments are provided.



BAKERSFIELD COMMUNITY LAND TRUST

MEETING DATE: April 15, 2026

AGENDA CATEGORY: New Business

TO: Bakersfield Community Land Trust Board of Directors
FROM: Heather Mendonca, Assistant Director, Self-Help Enterprises
DATE: April 8, 2026
SUBJECT: BCLT Monthly Financial Reports – March 2026

RECOMMENDATION:

This item is for informational purposes only

BACKGROUND:

At the June 23, 2025, BCLT Special Meeting, the board approved the Accounting Department Procedures Manual. In keeping with the intent of the manual, developing regularly shared financial reports to capture routine financial status would further improve reporting, auditing, transparency, and simplification of accounting controls.

SHE is presenting the BCLT Statement of Financial Position and Statement of Revenues for March 2026.

FISCAL IMPACT:

There is no fiscal impact related to this item.

ATTACHMENTS:

Statement of Financial Position
Statement of Revenues and Expenditures

Bakersfield Community Land Trust
Statement of Financial Position
As of 3/31/2026

	<u>Current Period Balance</u>
ASSETS	
Cash	\$ 1,305,891.11
Accounts Receivable	357,787.00
Fixed Assets (Net)	758,500.00
Property Held for Resale	<u>326,490.00</u>
Total ASSETS	\$ 2,748,668.11
LIABILITIES	
Accounts Payable	\$ 521,945.87
Deferred Revenue	<u>2,226,722.24</u>
Total LIABILITIES	\$ 2,748,668.11
NET ASSETS	
Change in Net Assets	<u>-</u>
Total NET ASSETS	\$ -

Bakersfield Community Land Trust
Statement of Revenues and Expenditures
As of 3/31/2026

	Current Year Actual
Revenues and Other Support	
Revenue	\$ 2,283,108.48
Property Sales	30,999.00
Contributions	559,490.00
Other Income	900.00
Total Revenues and Other Support	\$ 2,874,497.48
Expenditures	
Contract Services	\$ 21,710.39
Travel and Mileage	954.95
Insurance	60,905.42
Marketing	2,461.74
Miscellaneous Expense	100.00
Project Costs	2,787,856.86
Shipping	508.12
Total Expenditures	\$ 2,874,497.48
Excess (Deficit)	\$ -

Bakersfield Community Land Trust
Statement of Revenues and Expenditures
As of 3/31/2026