

COMUNIDAD NUEVO LAGO



California Center
for Cooperative
Development

California
**community
land trust**
network

Sept 26, 2025

State & Local Financing for CLTs

- Liliana Lomeli, llomeli@cccd.coop
 - Jarrod Russell, jarrod@clam-ptreyes.org
 - Betsy McGovern-Garcia, betsyg@selfhelpenterprises.org
 - Facilitator: Lydia Lopez
- www.cacltnetwork.org

Speakers



Liliana Lomeli

Coop Housing Outreach &
Development Specialist,
California Center for Coop
Development (CCCD)



Betsy McGovern

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Jarrod Russell

Executive Director,
Community Land
Trust Association of
West Marin (CLAM);
member of West
Marin Housing
Collaborative



Lydia Lopez

Co-Director for
Organizing & Partnerships,
California CLT Network
Facilitating

Overview & Agenda

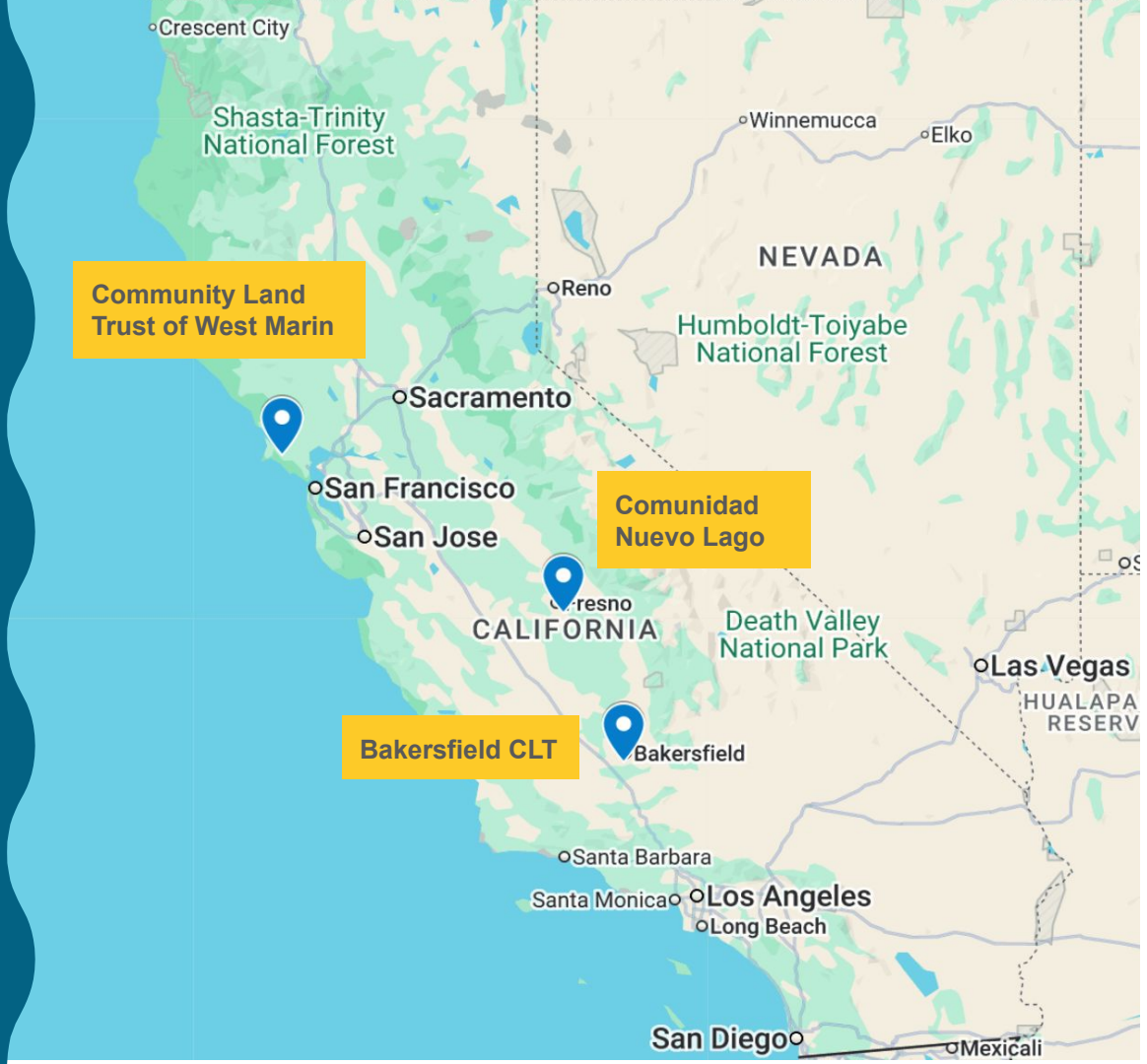
- **Intro**
- **Origin Stories**
- **Comunidad Nuevo Lago**
- **CLAM initiatives**
- **Bakersfield CLT**

Origin Stories

- **Comunidad Nuevo Lago** - mobile home coop, formerly Shady Lakes Mobile Home Park, 60-home community
- **CLAM** - from living room conversations about buying the organization's first house to a 54-unit tax-credit project.
- **Bakersfield CLT** - Partnership with the City of Bakersfield and Self-Help Enterprises, 14 new affordable homes for local families



Comunidad Nuevo Lago, CLAM, and Bakersfield CLT



California Center for Cooperative Development (CCCD)

Location: Davis, California

Who We Work With:

We support all types of cooperatives, including:

- Housing
- Agricultural
- Worker
- Shared Services
- Child Care

Our Housing Program – CaliROC:

- Focus on Manufactured Home Parks (MHPs), Traditional Limited Equity Housing
- Residents are cooperative owners, with democratic governance
- We provide technical assistance and support through the purchase process



Resident Owned Communities

ROCs sustain MHPs as a critical source of affordable housing, when many are being lost to investors

Residents form a corporation to purchase and operate the park (while individually owning their homes).

Living in a co-op means residents own the land together, operate at cost, and have a direct voice in decisions—creating stability, protecting against displacement, and building long-term investment in their homes and community.



CA Limited Equity Housing Cooperatives

- **Nonprofit & democratic** – organized as a nonprofit corporation, governed by residents on a one-member/one-vote basis.
- **Equal membership shares** – members own the co-op together but have rights to their specific unit.
- **Affordability in perpetuity** – legally required to remain affordable.
- **Conventional construction can be combined with a CLT** – LEHC is owned & governed by the residents on land owned by the CLT. Both models have long-term affordability constraints (except under rare circumstances).

Comunidad Nuevo Lago

Mobile home co-op, formerly Shady Lakes Mobile Home Park
60-home community

- Referred to CCCD by CRLA Fresno
- Park owner **tripled the rent** and began **threatening/evicting residents** over minor issues
- A crisis situation — not the ideal entry point for cooperative purchase

Important lesson:

- We recommend **proactive outreach**, not reactive interventions
- Focus on **mom & pop parks** with long-term residents
- Engage **before** the property goes on the market





Funding Structure & Challenges (CNL Case)

- State & Federal Programs
 - SERNA: Must be in escrow to apply; funds took ~1 year to release
 - Bridge loan from ROC Capital made the deal possible
 - MORE (MPROP): Timely; includes rehab funds
 - Lesson: Always have a backup plan — timelines can be unpredictable

- CDFI & Coop-Focused Funders
 - ROC Capital (MHPs only)
 - Capital Impact Partners
 - Cutting Edge Capital
 - Shared Capital Cooperative

- CNL Funding Stack
 - Combined: ROC Capital + MORE + SERNA

Programs (conditions & limitations will apply)	MHC Purchase	MHC Rehab	Rehab Homes	Replace Homes
HCD CalHome			✓	✓
HCD Serna Farmworker Housing Grant	✓	✓	✓	✓
CDBG or HOME	✓	✓	✓	✓
Housing Trust Fund or CDFI	✓	✓	✓	✓
AHP (Federal Home Loan Bank)	✓	✓	✓	✓
HCD MORE	✓	✓	✓	✓

Relationship-Driven Funding & Risks

MAR 25, 2024

These mobile home residents decided to buy their park to combat rising rents

As Californians deal with rising rents and a housing shortage, one group of mobile home park residents in Fresno County secured affordable housing for themselves by purchasing the land from the park's corporate landlord.

by Madi Bolanos



Role of Relationships:

- CNL referral came via CRLA
- Media spotlight helped raise awareness, but brought risks

Federal Funding Risks:

- County CBDG Funds
- Some programs require **resident documentation**
- In CNL case: \$\$ offered, but risk was too high for the benefit

Coalitions Matter:

- Worked with **RCAC, Coalition for Rural Housing, UCI**
- Nonprofit coalitions help fill gaps + share expertise
- **Local gov't** can sometimes provide funds or technical support



- 1. Responding to mass displacement**
Engaging funders in urgent interim / permanent housing solutions.
- 2. Relay Race to Federal Tax Credits**
The power of a deadline to help stakeholders sprint together.
- 3. Approaches to Regional Collaboration**
Experiences with goal setting, resource sharing, and coordination across organizations.



Addressing Mass Displacement

- ~40 families living on ranchlands at risk of displacement
- ~\$25m needed for interim / permanent housing solutions
- >>> Strategies for coordinating with local funders



Coast Guard Project, Point Reyes

- 33-acre site, 15 buildings, 54 units; ~\$51m
- Partnership with Eden Housing & Marin County
- >>> Closing the gap & the power of a deadline



West Marin Housing Collaborative

- Collaborative regional program in West Marin
- Members: Bolinas Community Land Trust (BCLT), CLAM, Stinson Beach Affordable Housing Committee, Two Valleys Community Land Trust
- >>> Experiences w/ goal setting, resource sharing, coordination across organizations.



wmhousingolutions.org



Bakersfield CLT

Partnership with the City of Bakersfield and Self-Help Enterprises, 14 new affordable homes for local families



Self-Help Enterprises has worked together with low-income families to build and sustain healthy homes and communities since 1965. The pioneer and leading provider of mutual self-help housing in the United States, SHE's efforts today encompass a range of endeavors to build better homes and communities for farmworkers and other hard-working families.



6,662

Homeowners have built their own home



3,000

Units of rental housing have been developed



7,056

Owner-occupied homes have been repaired



2,324

First-time homeowners have been assisted with purchasing a home



18,000

Participants have completed homeownership education

12,000+

Households have received water tanks, hauled water, well repairs, or other emergency water solutions

34,700+

Individuals in over 60 communities have been assisted with safe drinking water and sanitary sewer infrastructure



80,000+

individuals served since 1965



Bakersfield Community Land Trust (BCLT)

Origin Story

- ✓ October 11, 2023, City Council approved Resolution authorizing the BCLT
- ✓ Articles of Incorporation filed February 13, 2024
- ✓ On November 20, 2024, the City Bakersfield Council approved an Agreement with Self-Help Enterprises (SHE) to \$6,500,000 in ARPA funds to establish BCLT
- ✓ Funding for operations and to develop affordable housing through the acquisition and buy down of single or multi-family properties, rehabilitation, and construction of City-owned infill vacant lots, and strategy for long term sustainability of the BCLT.
- ✓ On December 12, 2024, the Bakersfield Community Land Trust (BCLT) adopted a Resolution affirming the City's Council's agreement with SHE to administer and operate the BCLT.



**Self-Help
Enterprises**



Homeownership Project Development

- ✓ 13 single-family projects in development under Phase I
 - ✓ 3 new homes being purchased
 - ✓ 10 City lots
- ✓ Projects distributed across the City
- ✓ 1, 2 and 3 story products being developed
- ✓ High housing interest (as of September 2025)
- ✓ >200 interested participants
- ✓ 134 sent to lenders for pre-approval
- ✓ Nearly 20 approved for first lottery
- ✓ First Home available via lottery September 2025



**Self-Help
Enterprises**



BCLT Sites

- ✓ 3 acquired from a market rate builder
- ✓ 1 acquired with ARPA
- ✓ 3 former redevelopment sites
- ✓ 6 tax default sites

City
donating all
vacant
parcels

City paid off
all liens

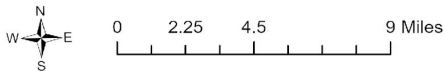
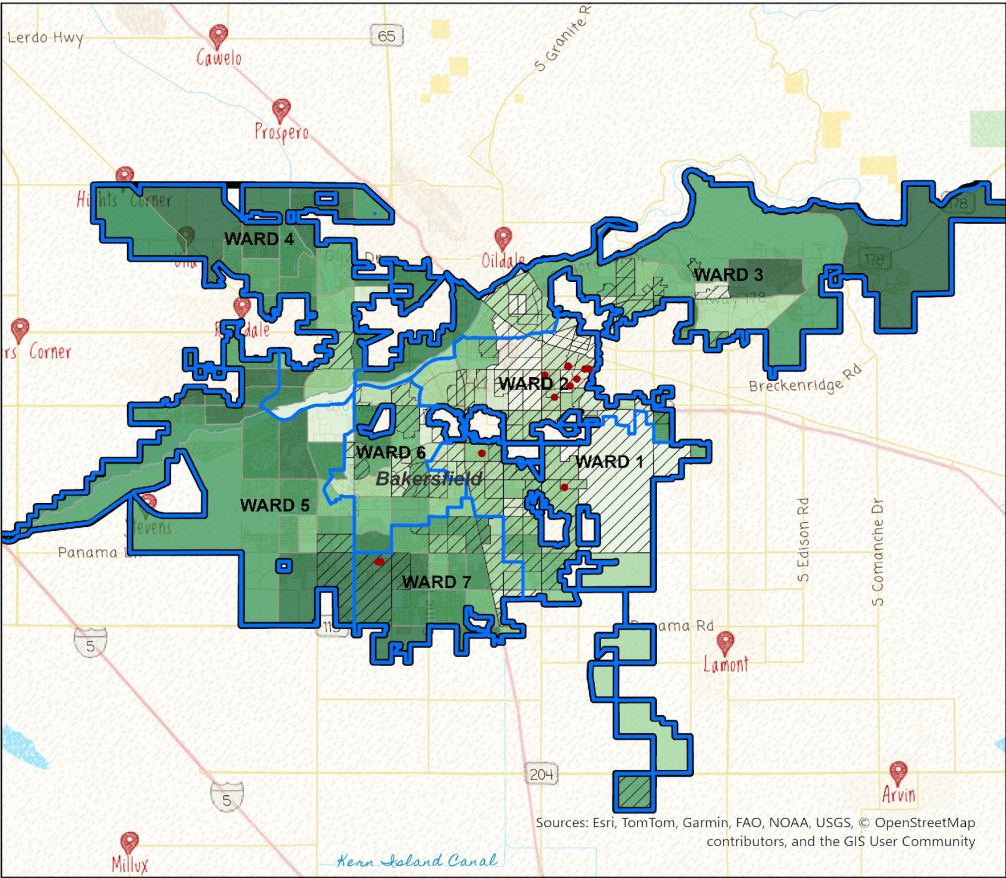
All sites have City
affordability
restriction

Located in 4
different Wards of
the City



**Self-Help
Enterprises**

BAKERSFIELD COMMUNITY LAND TRUST - HOMES



Author by U. Zaragoza (9/01/2025) - BCLT_3



- Low to Moderate Income Block Groups per HUD (2025)
- total pop. 154,180±
- Location of 14 BCLT Pending New Homes (Purchase or Construction)
- Bakersfield Jurisdiction (Pop. 413,381± per 2023 Census)
- City Council Wards
- 2023 Bako Homeownership Rate
(Per ACS 2023, the average was 60%±)
- 0.082
0.98



NOTE:
Per the Federal Reserve, Calif. homeownership rate in 2024 was about 55.3%. The national average in 2024 was approximately 65.6%.





Sunchase Projects (3)



Property Features



2 BATHROOMS



3-4
BEDROOMS



1,230 - 1,509 SQ
FT



2 CAR
GARAGE

7021 Sunchase Drive*
7033 Sunchase Drive*
7002 Sunchase Drive
6924 Sunchase Drive

*The lottery for these properties will open on July 1, and close on September 10. We encourage interested parties to complete all applications asap to be included in the lottery for these properties. See back of page for more information.



**Self-Help
Enterprises**



2 Story Projects (5)



**Modern
Farmhouse**



**California
Craftsman**



**Spanish
Mission**

Property Features



2.5 BATHROOMS



4 BEDROOMS



1356 SQUARE
FEET



1 CAR
GARAGE

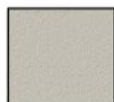
340 S. Owens St
346 S. Owens St
209 E. 10th St
418 Williams St
420 Brown St



**Self-Help
Enterprises**



1 Story Projects (5)



Property Features



2 BATHROOMS



4 BEDROOMS



1,494 SQ FT



2 CAR GARAGE

1509 Potomac Ave
1213 Murdock St
3615 Shellmacher Ave
2617 Norman Ave
700 Texas St



**Self-Help
Enterprises**



BCLT Funding & Resource Allocation

- ✓ **\$6.5M ARPA funding allocation**
 - Buy 3 homes
 - Construct approximately 20 homes on scattered sites
 - Provide secondary financing loans to buyers
 - Revolving funds available after initial 2-year contract

- ✓ **Organizational Investments**
 - Procured operating and construction period insurance
 - Developed policies – fiscal, program guidelines
 - Completed legal structure – 99-year land lease and sales agreement
 - Established accounting structure and planning first audit
 - Pre-paid 5-years of portfolio management



**Self-Help
Enterprises**



Options for Secondary Funding

- ✓ Homeownership Super NOFA (HOSN)
 - CalHome Program
 - Joe Serna, Jr. Farmworker Housing Grant (FWHG or Serna)
- ✓ WISH - SF Federal Home Loan Bank
 - <https://www.fhlbsf.com/products/community-programs-grants/wish>
- ✓ Permanent Local Housing Allocation (PLHA)
- ✓ HOME and CDBG
 - Participating Jurisdiction vs. HCD State Recipient
- ✓ California Dream For All Shared Appreciation Loan
 - <https://www.calhfa.ca.gov/dream/>





Next Steps

- ✓ Lotteries for the Sunchase homes
 - ✓ Finalize 99-year lease and sales agreement
 - ✓ Complete review of documents by lender community
 - ✓ Close on the sale of the first home in approx. 60 days
- ✓ Transfer 10 sites from City by end of month
- ✓ Commence construction
- ✓ Coordinate with City on additional PLHA funds



**Self-Help
Enterprises**



Contact Information

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An aerial photograph of a city, likely San Francisco, showing a dense residential area with many houses and buildings. The image is overlaid with a semi-transparent blue filter. The text 'Q & A' is centered in the middle of the image in a bold, yellow font.

Q & A

California
community
land trust
network

2025 Conference, Sept 25-26: Fresno, CA