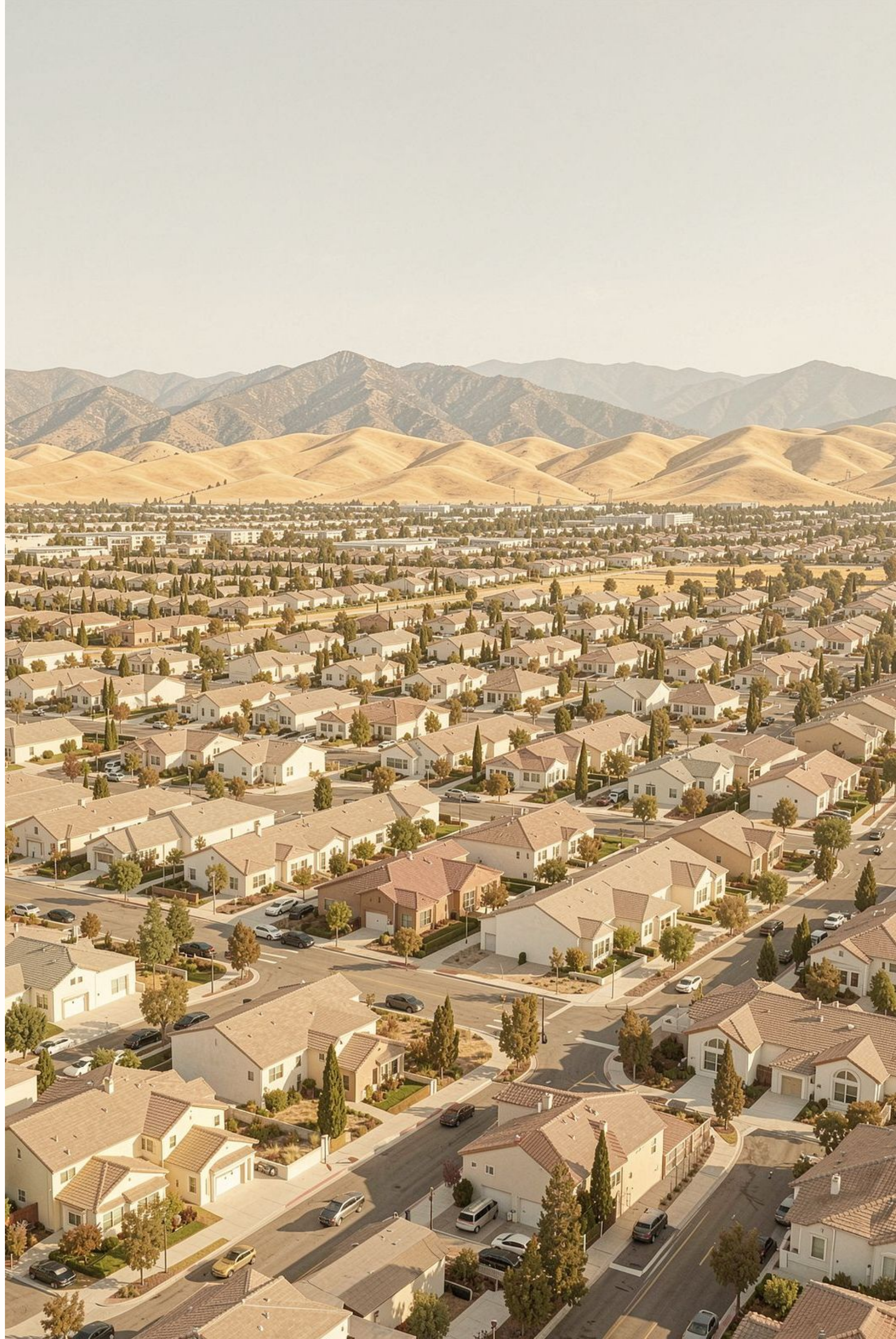
Bakersfield New Construction Buyer's Guide

Hi, I'm Julio Ochoa — a Realtor right here in Bakersfield. Buying new construction is different from buying resale: pricing structures, incentives, and builder contracts all work a little differently. I put this guide together so you can walk into any builder's sales office already knowing what to ask. This is a snapshot of the active builders and communities in Bakersfield and Kern County as of July 2026.

BAKERSFIELD NEW CONSTRUCTION GUIDE · 2026 EDITION



What's Inside This Guide

At least 10 builders are actively selling new construction across Bakersfield and Kern County right now, spanning entry-level homes in the high $300,000s to luxury homes approaching $900,000.

💰 Entry to Luxury

From K. Hovnanian's Aspire line in the mid $400,000s to Woodbridge Pacific's closeout at Belcourt in the mid-to-high $800,000s.

🏗️ 10 Active Builders

National builders (Lennar, D.R. Horton, K. Hovnanian, LGI) alongside respected local builders (Castle & Cooke, John Balfanz, S&S Homes, Bonadelle, Froehlich, Woodbridge Pacific).

📈 A Rate-Driven Market

Mortgage rates are the highest they've been in about a year, so builders are leaning hard on rate buydowns and closing-cost credits rather than price cuts.

✅ Built to Be Useful

Every price and incentive here is a snapshot as of July 2026. New construction pricing changes often — always confirm current numbers with the builder before you get your heart set on a home.

Bakersfield New Construction at a Glance

A quick snapshot of the market you're shopping in right now.

10+

Active Builders

Selling new construction across Bakersfield and Kern County

$355K

Starting Price

Lowest published starting price found (Lennar, Gardens at Encanto)

6.58%

30-Yr Mortgage Rate

Freddie Mac's average for the week of July 23, 2026 — the highest in about a year

~$390K

Bakersfield Median Price

Citywide resale median (Houzeo, 2026) — new construction typically prices above this

New construction in Bakersfield is concentrated in a handful of growth corridors: the southwest and northwest sides of the city, the Seven Oaks / Belcourt master plan, and the city of Shafter just northwest of town, which has been one of California's fastest-growing small cities on the strength of new single-family construction.

Today's Rate Environment (And Why It Matters More Than the Sticker Price)

The 30-year fixed mortgage rate averaged **6.58%** for the week ending July 23, 2026, according to Freddie Mac — up from 6.43% just three weeks earlier and the highest level in roughly a year. That's the single biggest reason builders are competing on financing incentives instead of price right now.

Rate Trend, Last 4 Weeks (Freddie Mac PMMS)

Week Of	30-Yr Fixed Average
July 2, 2026	6.43%
July 9, 2026	6.49%
July 16, 2026	6.55%
July 23, 2026	**6.58%**

Why a Rate Buydown Can Matter More Than a Price Cut

Illustrative example on a $400,000 loan:

Scenario	Rate	Est. Monthly Payment
Market rate	6.58%	~$2,549
Builder promo rate (e.g. 4.99%)	4.99%	~$2,145 — saves ~$405/mo
2/1 buydown, Year 1	4.58%	~$2,046 — saves ~$504/mo
2/1 buydown, Year 2	5.58%	~$2,291 — saves ~$258/mo

This is a simplified example for illustration only — actual payments depend on your loan amount, credit, taxes, insurance, and HOA dues. Ask any builder's preferred lender to run your specific numbers before comparing two communities on price alone.

What to Compare Between Builders — And New Construction vs. Resale

Sticker price is only one part of the decision. Before you fall in love with a floor plan, compare builders across these categories:

Price & Incentives

And whether incentives require the builder's affiliated lender

Warranty Coverage

Most production builders follow a "1-2-10" structure — 1 year workmanship, 2 years systems, 10 years structural, though not every Bakersfield builder publishes this

HOA Dues

Some communities have none; others include pools, clubhouses, or gated entries for a monthly fee

Solar Ownership

California requires solar on new low-rise homes, but owned solar is a stronger long-term position than leased/financed

Mello-Roos / CFD Special Taxes

Common in newer master-planned communities — more on this later

Lot Size & Customization

Some builders offer large lots and design-center customization; others, like LGI, sell fully finished homes with no design center

New Construction Tends to Make Sense When:

- You want a builder warranty and don't want to inherit deferred maintenance
- You're comfortable with a slightly longer timeline
- You want the latest layouts, efficiency, and included solar
- You're open to a newer part of town

Resale Tends to Make Sense When:

- You want an established neighborhood with a known resale track record
- You want more negotiating room on price
- You want to avoid HOA dues or Mello-Roos taxes
- You need to move in immediately

There's no wrong answer — it comes down to what you're optimizing for. Happy to walk through both options side by side for your situation.

Lennar

One of the nation's largest homebuilders, known for its **"Everything's Included®"** program that bundles upgrades — quartz counters, stainless appliances, smart-home tech — into the base price rather than charging extra.

Where They're Building & Starting Prices (as of July 2026)

- **The Gardens at Encanto** — Bakersfield 93311 — from $355,000
- **Beneva Glen** — Bakersfield 93311 (Gosford & McCutchen Rd)
- **Gossamer Grove** — Shafter — some series sold out, Celestial Series II still active
- **Marcona Preserve** — Shafter (newer community) — up to $605,000

What Stands Out

- Warranty: confirmed 1-year workmanship, 2-year systems, 10-year structural
- Flex Credit incentive toward closing costs or a rate buydown through Lennar Mortgage — offers rotate regionally, so ask what's currently available
- 56 floor plans and dozens of quick-move-in homes across their Bakersfield-area communities
- Note: Fox Meadow, an earlier Lennar community, is now sold out

Good fit for: Buyers who want bundled finishes without upgrade negotiations, and don't mind working with Lennar Mortgage to get the best incentive.

D.R. Horton

"America's Builder" — the largest homebuilder in the country by volume, with a value-focused Express Series and a step-up Tradition Series.

Where They're Building & Starting Prices (as of July 2026)

- **Abbey Court II** — East Bakersfield, near Mira Monte High School — homes recently priced $389,490–$428,990
- **West Village at Village at Gosford** — southwest Bakersfield
- **Sterling Manor II** — southwest Bakersfield
- **Westdale Pointe (northwest)** — sold out, no current inventory

What Stands Out

- Warranty: the clearest in the market — 1-year workmanship, 2-year systems, 10-year structural, backed by a third-party warranty company (Residential Warranty Company)
- 4.99% promo rate and 2/1 buydowns available on select homes through DHI Mortgage, their affiliated lender
- Main Street Stars program offers a closing-cost credit for military, law enforcement, firefighters, healthcare workers, and educators — terms vary by community, so ask what applies locally

Good fit for: First-time and FHA/VA buyers who want price transparency and the best-documented warranty in this guide.

K. Hovnanian

Family-founded in 1959, K. Hovnanian's **"Aspire"** brand targets entry-level buyers in Bakersfield with single-story plans and, in some communities, no HOA.

Where They're Building & Starting Prices (as of July 2026)

- **Aspire at Davis Ranch** — 93306 — mid $400,000s
- **Aspire at Cypress Crossing** — 93313 — upper $400,000s, new phase recently opened
- **Lantana** — upper $400,000s, listed as "coming soon"

What Stands Out

- Several Aspire communities are marketed with no HOA — confirm per community, since this can change phase to phase
- Incentives and rate programs are tied to K. Hovnanian American Mortgage (KHAM); using an outside lender can reduce the incentive by roughly 5% of the purchase price
- Note: K. Hovnanian's active community lineup shifts as phases sell out. If you've seen an older price point advertised elsewhere, confirm it's still current before getting attached to it.

Good fit for: Buyers prioritizing a lower entry price and willing to work with the builder's preferred lender for the best terms.

LGI Homes

One of the fastest-growing builders nationally, built around a **"CompleteHome™"** model: every home ships with the same included upgrades — no design center, no upgrade menu.

Where They're Building & Starting Prices (as of July 2026)

- **Harvest Grove** — Bakersfield — $413,900–$424,900
- **Morningstar Ranch** — Bakersfield, off Hwy 178 — low $380,000s
- **Orchard Park** — Shafter — LGI's newest Kern County community

What Stands Out

- CompleteHome includes granite counters, wood cabinetry, stainless appliances, luxury vinyl plank flooring, and solar — all standard, no negotiation needed
- Warranty: 10-year structural and 1-year workmanship confirmed; unlike Lennar or D.R. Horton, LGI does not clearly publish a separate 2-year systems warranty, so ask directly what's covered on HVAC, plumbing, and electrical after year one
- Occasional builder-paid closing costs on select plans

Good fit for: Buyers who want a finished, no-decisions-needed home and a fast close, and who don't need design-center customization.

Castle & Cooke Homes — Highgate at Seven Oaks

The most established local builder in this guide — over 30 years developing the Seven Oaks master plan on Bakersfield's west side, and a repeat **"Best New Home Builder"** pick in the Bakersfield Californian's Reader's Choice poll.

Where They're Building & Starting Prices (as of July 2026)

- **Highgate Place** — gated, first-time/growing-family product — from approximately $492,990
- **Highgate Regents** — gated 55+ active-adult community with its own clubhouse — from approximately $472,990

What Stands Out

- Owned solar is standard, not leased or financed
- Multiple resort-style amenities across the Highgate sections — clubhouses, pools, pickleball
- A dedicated in-house warranty team, though the exact coverage years aren't published — ask for the specifics in writing
- HOA dues apply across Highgate; get the current monthly amount for the specific section you're considering, since it can vary between Place, Park, Regents, and Estates

Good fit for: Move-up buyers and 55+ buyers who want an established, gated, amenity-rich master plan with strong resale history.

John Balfanz Homes

A family-owned Bakersfield builder with its own affiliated lender, Balfanz Mortgage, and one of the widest price ranges of any local builder — from the high $300,000s to over $600,000.

Where They're Building & Starting Prices (as of July 2026)

- **Amberley at Belcourt** — gated, Seven Oaks/Belcourt — roughly $509,900–$627,760
- **Golden Heights** — southeast Bakersfield — from approximately $382,000
- **Horizon North / Horizon South** — 93311 — roughly $543,785–$582,372
- Several additional active communities including Northpoint, Sycamore, Almond Creek, and Snow Creek

What Stands Out

- Paid, owned solar included on many spec homes
- Current promotion on select Amberley homes bundles paid solar with a closing-cost/financing incentive through Balfanz Mortgage — ask what's active today, since these offers rotate
- Amberley's HOA runs in the neighborhood of $230/month — confirm the exact current figure before you budget around it
- Community amenities at Amberley include a clubhouse, pool, and walking paths

Good fit for: Buyers who want a wide range of price points from one local builder and value working with an in-house lending team.

S&S Homes

A family-owned, semi-custom builder with 30+ years of history, known for larger lots and more architectural variety than the production builders in this guide.

Where They're Building & Starting Prices (as of July 2026)

- **Vista Montaire** — gated, northeast Bakersfield off Hwy 178, foothill views — previously priced roughly $609,900–$779,235. Availability is uncertain as of this writing — some sources show it delisted, others show active pricing. Call S&S Homes directly to confirm current status before making this part of your plan.
- **Palmetto Estates** — northwest Bakersfield — "next phase now selling," though a full community-wide starting price wasn't publicly available; one plan (the Tacoma) was listed from $699,900.

What Stands Out

- Semi-custom design with 3-car garages, larger lots, and in some cases RV parking
- Owned solar on select homes
- Least documented builder in this guide on HOA dues and warranty terms — worth a direct conversation before you get too far into the process

Good fit for: Buyers who want more architectural customization and larger lots than a typical production-builder tract offers.

Bonadelle Neighborhoods

A Central Valley family builder with roughly 80 years of history that expanded into Bakersfield around 2024, marketing itself around **"standard amenities other builders consider upgrades."**

Where They're Building & Starting Prices (as of July 2026)

- **Palm Crossing** — northwest Bakersfield, Allen Road & Olive Drive, across from Frontier High School — 126 homes, 5 floor plans from 1,900–3,583 sq ft

What Stands Out

- No HOA, and some of the largest lots in this guide — roughly 7,800 sq ft, several with room for RV parking
- Warranty terms found for Bonadelle differ from the industry-standard 10-year structural coverage seen elsewhere in this guide — worth confirming directly what's covered and for how long before you compare it apples-to-apples with other builders
- New to the Bakersfield market, so track record here specifically is shorter than the local builders in this guide

Good fit for: Buyers who want the largest lot for their money and don't want to pay an HOA.

Froehlich Signature Homes

Bakersfield's longest-running luxury builder — founded in 1987, BBB A+ accredited since 1994, and known for boutique-style service rather than high-volume production.

Where They're Building & Starting Prices (as of July 2026)

- **The Enclave at BV** — southwest Bakersfield — pricing has been cited from the mid $400,000s to the mid $500,000s depending on the source and date; confirm the current starting price directly, since this is one of the wider spreads found in this guide
- Note: Froehlich's earlier community, Masterpiece Estates, is confirmed sold out

What Stands Out

- Owned solar standard, along with quartz/granite counters and luxury plank flooring throughout
- A "Hometown Heroes" discount program for military, fire, and police — specific dollar amount not published, ask directly
- Boutique, low-volume approach — expect more personal attention than with a national builder, but also less current online information

Good fit for: Buyers who want luxury finishes and hands-on builder service, and are comfortable calling directly for current pricing.

Woodbridge Pacific Group — Mahogany at Belcourt

The final, closeout phase of Woodbridge Pacific's luxury Mahogany neighborhood inside the Belcourt Seven Oaks master plan.

Where They're Building & Starting Prices (as of July 2026)

- Only two homes remain in the entire community: **Residence 1 at $835,000** (reduced from $893,237) and **Residence 2 at $875,000** (reduced from $925,539)
- 3–5 bedrooms, 2,543–3,509 sq ft, 3-car garages, pool-size lots

What Stands Out

- This is a genuine, verifiable closeout — not manufactured urgency. Once these two homes sell, this builder's Bakersfield presence is finished.
- 10-Year Limited Warranty, explicitly published — covers major structural, electrical, plumbing, and hardscape
- Tankless water heaters and dual-zone HVAC standard
- Sales gallery is by appointment only

⚠ **Good fit for:** Luxury buyers who want a documented warranty and are ready to move quickly — literally only two homes left.

Builder Quick-Compare

A side-by-side snapshot to narrow your list before you start touring. Confirm every figure directly with the builder — this is a July 2026 snapshot, not a guarantee.

Builder	Starting Price	HOA	Solar	Published Warranty	Best For
Lennar	$355,000	Varies by community	Standard	1-2-10, confirmed	Bundled finishes, no upgrade haggling
D.R. Horton	~$389,000s	Varies	Standard	1-2-10, best documented	FHA/VA, first-time buyers
K. Hovnanian	Mid $400,000s	Often none	Standard	Unconfirmed	Lower entry price, no-HOA options
LGI Homes	Low $380,000s	Varies	Standard, no confirmed 2-yr systems term	10-yr structural, 1-yr workmanship	No-decisions, fast move-in
Castle & Cooke	~$472,990+	Yes, varies by section	Owned	Unpublished years	Gated, amenity-rich master plan
John Balfanz	~$382,000–$627,000+	~$230/mo at Amberley	Owned on many homes	Unconfirmed	Widest local price range
S&S Homes	~$609,900+, status unconfirmed	Unconfirmed	Owned on select homes	Unconfirmed	Semi-custom, larger lots
Bonadelle	Palm Crossing pricing TBD	None	Standard	Shorter than 10-yr structural, confirm	No HOA, largest lots
Froehlich	Mid $400s–$500s, confirm	Unconfirmed	Owned	Unconfirmed	Boutique luxury
Woodbridge Pacific	$835,000–$875,000	Unconfirmed	Standard	10-yr limited, confirmed	Documented luxury closeout

What New-Construction Buyers Often Miss

The base price on a builder's website is rarely your full monthly payment. Here's what to budget for before you fall in love with a floor plan.

HOA Dues

Common in gated or amenity-rich communities (Highgate, Amberley, Highgate Regents). Get the exact current monthly figure in writing, not a verbal estimate — dues can and do change.

Mello-Roos / CFD Special Taxes

Many of Bakersfield's larger new-construction master plans, particularly in Seven Oaks/Belcourt and in the city of Shafter (home to Gossamer Grove and Marcona Preserve), fall inside Mello-Roos or Community Facilities District special tax zones. These add to your base property tax bill — sometimes by a meaningful amount — and the exact rate is tied to the specific parcel, not the community as a whole. Ask the builder for the current CFD disclosure and confirm it on your preliminary title report before writing an offer.

Solar: Owned vs. Financed

California requires solar on new homes, but not every builder gives it to you free and clear. Owned solar (confirmed at Castle & Cooke, Froehlich, and on many John Balfanz and S&S homes) adds value with no ongoing lease payment. Ask specifically whether solar is owned, leased, or wrapped into a PACE-style financing arrangement.

Warranty Windows

The "1-2-10" standard is confirmed for Lennar and D.R. Horton in this guide. Several other builders haven't published their exact terms — get warranty coverage in writing before you sign.

Lender Incentives Are Usually Conditional

Most of the incentives in this guide require using the builder's affiliated lender. You're not required to use them, but declining often means losing some or all of the incentive. Run the numbers both ways before deciding.

The New-Construction Buying Process

Buying from a builder moves differently than buying resale — here's the general shape of it.

- Pre-Approved
- Choose Community
- Select Homesite
- Sign Agreement
- Construction Updates

A few things that catch first-time new-construction buyers off guard:

The Sales Counselor Works for the Builder

You're often negotiating with a sales counselor representing the builder, not a neutral third party — having your own agent costs you nothing extra and they represent your interests specifically.

Builder Contracts Are Different

Builder contracts differ meaningfully from the standard California resale purchase agreement — read the fine print on deposit forfeiture, delivery date changes, and design-center change orders.

Timelines Can Shift

Construction timelines can shift due to permitting, weather, and material availability — ask for a realistic estimated completion window, not just a target date.

Mistakes to Avoid, Quick Answers & Your Checklist

Mistakes to Avoid

Quick Answers

Do I need my own agent to buy new construction? Yes, and in most cases it costs you nothing — the builder typically pays the buyer's agent commission, but you generally have to bring your agent with you on your first visit or register them online beforehand.

Are builder incentives negotiable? Sometimes, especially on standing/aged quick-move-in inventory. Builders are typically more flexible near the end of their fiscal quarter than mid-quarter.

Is solar really included? Yes — California requires it on new low-rise homes. What varies is whether it's owned outright or tied to a lease/financing arrangement, so always ask which.

Your Checklist

- ☐ Get pre-approved, and compare the builder's preferred-lender incentive against your own bank
- ☐ Bring your own agent on your very first visit to any sales office
- ☐ Ask for current HOA dues and the Mello-Roos/CFD disclosure in writing
- ☐ Confirm whether solar is owned or leased
- ☐ Get the builder's warranty terms in writing before you sign
- ☐ Compare total monthly payment, not just base price
- ☐ Walk the community at different times of day before committing
- ☐ Do a thorough final walkthrough and punch list before closing

Touring the model home without your own agent — the sales counselor works for the builder, not for you

Assuming the advertised "from" price includes the lot premium, upgrades, and closing costs

Skipping the Mello-Roos / CFD disclosure because it feels like fine print

Comparing two builders on price alone without factoring in warranty terms and HOA dues

Waiting for the "perfect" rate — a rate buydown today can be refinanced later if rates drop

Need Help? I'm Here for You.

New construction has a lot of moving pieces — pricing structures, lender incentives, contract terms that don't look like a standard resale agreement. I'm happy to walk through any of these builders or communities with you, compare your options side by side, or just answer questions as you're getting started. No pressure, just honest local guidance.

Julio Ochoa

Realtor · DRE 02198776

Serving Bakersfield, California and surrounding communities

Instagram

@realtorjulio

Email

realestatejulioco@gmail.com

Phone

(661) 933-8428

Every price, incentive, and availability figure in this guide is a snapshot as of July 2026. New construction changes fast — always confirm current details directly with the builder before making a decision.