

THE BUSINESS JOURNAL

Connecting Affordable Housing and Health: The Guardian Village Story

March 19, 2025

By: United Healthcare and Self-Help Enterprises



Access to safe and affordable housing is a critical factor in overall health. According to the National Low Income Housing Coalition, California currently has a deficit of nearly 1 million affordable and available rental homes for residents with extremely low incomes. Research shows the financial strain on families limits their resources for essential health services, medications, nutritious food and child development needs, according to a study published by the National Institute of Health. Addressing these challenges requires coordinated efforts to create housing solutions that improve health outcomes and strengthen communities.

In the Central Valley, where rising housing costs challenge working families, Self-Help Enterprises is leading an effort to build stable, affordable housing with critical support services that help individuals and families thrive.

An example of this approach is Guardian Village in Reedley, a newly constructed affordable housing community that offers 48 apartment homes for individuals and working families. Built on the former site of a National Guard armory, this development was made possible through collaboration with the state of California, local government and private-sector funders like UnitedHealth Group, which contributed \$14.4 million in equity funding through a partnership with Enterprise Community Partners.

“Guardian Village demonstrates that a team effort can address the critical need for affordable housing in Reedley and the surrounding area,” said Tom Collishaw, president and CEO of Self-Help Enterprises. “We are proud to provide new opportunities for local families and grateful for the collaboration that brought this vision to life.”

The connection between housing and health is clear. Research shows that 80% of the factors influencing a person’s health happen outside the doctor’s office — stable housing being one of the most critical. Without a safe place to live, managing chronic conditions, accessing preventive care and maintaining employment or education become significantly harder.

“At UnitedHealth Group, we recognize that access to safe, affordable housing has a strong correlation with improved health and community vitality,” said Steve Cain, CEO of UnitedHealthcare of California, part of UnitedHealth Group.

Guardian Village was designed with more than just housing in mind. The development includes a mix of one-, two- and three-bedroom apartments across five residential buildings, with amenities such as a community center, playground, laundry facilities and a picnic area. Its location in the heart of Reedley ensures residents have convenient access to schools, a health center, a grocery store, a park and public transportation.

Residents will also benefit from an initiative by Self-Help Enterprises and its property management team to help them achieve their healthcare goals. A \$1.4 million contribution by UnitedHealth Group (\$100,000 annually) will fund onsite health and wellness programs, ensuring families have the resources they need to build a better future.

“Our investment in ongoing health services underscores our commitment to expanding affordable housing opportunities that also drive better health outcomes for underserved populations in California,” Cain said.

These innovative approaches to housing and health aren’t new to UnitedHealth Group. Since 2011, the company has invested over \$1 billion in affordable housing developments in 31 states, including over \$105 million in California. Additionally, UnitedHealth Group has provided \$550 million to strengthen healthcare infrastructure, funding more than 60 projects to improve community health clinics and hospitals in the Central Valley and throughout the state.

These investments in housing and health do more than provide homes. They fuel economic mobility, create jobs and stabilize communities by ensuring families don’t have to choose between paying rent, putting food on the table or accessing medical care. Developments like Guardian Village offer a path to greater security and well-being, setting a foundation for long-term success.

That impact is clear when you hear from residents like Cindy Vidal, who recently moved into Guardian Village. “I am so grateful to be living here. After searching for an affordable home for so long, finding a place like this feels like such a blessing. My kids were thrilled when we found out we’d be moving here, and it’s such a relief knowing we’re close to neighborhood schools. The extra

space, the safer environment and the playground right here in the community have made a huge difference for us.”

Guardian Village is more than a local success — it’s one example of how public-private partnerships can address housing challenges and improve community well-being. It shows that when communities come together with a shared vision, they can create lasting solutions that provide not just housing, but a foundation for healthier, more stable lives.