

# Safe and Affordable Housing Improves HIV Outcomes

The **Housing Opportunities for People with AIDS (HOPWA) Program** is a critical contributor to ending the HIV epidemic

The Housing Opportunities for People with AIDS (HOPWA) program was enacted by Congress in 1990 (P.L. 101-625) to respond to an urgent need faced by people with HIV. Today, it remains an essential, although underfunded, part of the HIV response. It is the only federal program solely dedicated to addressing the housing needs of people with HIV and their families. In 2019, President Trump launched the Ending the HIV Epidemic (EHE) Initiative and set the bold goal of ending HIV as a public health threat by 2030. The nation has made real progress with the added resources provided by the EHE, but important work remains. While HOPWA is not part of the EHE, access to safe and affordable housing and the essential resources HOPWA provides to jurisdictions across the country are an integral part of our collective efforts to improve the lives of people with HIV and curb onward transmission. [Research has shown that lack of stable, secure, adequate housing is a significant barrier to consistent and appropriate HIV medical care, access and adherence to antiretroviral medications, sustained viral suppression, and risk of forward transmission.](#) Stable, affordable, and safe housing is necessary to achieve optimal health and wellness for people with HIV. Unlike some other programs, HOPWA can be used for long-term housing, which is especially important as the population of people with HIV is aging and the [majority of people with HIV are over 50](#). Thus HOPWA is critically important to our efforts to end the HIV epidemic. **Despite this, in the President's Budget for FY 2026, the Trump Administration proposes to eliminate HOPWA.** Through the congressional budget process, however, it appears that Congress does not support this action. Nonetheless, critical action is needed to ensure that policymakers understand HOPWA's critical role and support increased funding for this and other housing programs.

## HOPWA IS AN IMPORTANT COMPONENT OF A NATIONWIDE SYSTEM OF HIV CARE

In FY 2025, Congress appropriated \$505 million for HOPWA. Ninety percent of these funds are allocated through a funding formula. In 2016, Congress made several updates to low-income housing programs, and this included modernizing HOPWA by changing the funding formula to rely on living HIV cases, in place of cumulative AIDS cases. This ensures that funds are awarded to the places with the greatest burden of HIV. A gradual, six-year implementation strategy was implemented to allow jurisdictions adequate time to prepare for changes in funding levels. The remaining ten percent of funds are allocated through competition for innovative projects to address special issues or populations.

The Ryan White HIV/AIDS Program (RWHAP), the cornerstone of the HIV response for people with HIV, can provide limited housing assistance as a supportive service and works in tandem with HOPWA to meet the housing needs of people with HIV. The RWHAP can provide housing assessment and case management services, however, direct housing support such as rental deposits and rental assistance, is [restricted to emergency or transitional housing assistance](#) and is limited to 24 months over a person's lifetime.

## HOPWA IS CRITICALLY IMPORTANT, BUT UNDERFUNDED

1.2 million people with HIV in the U.S.

- 370,000 with housing needs
- 46,000 served by HOPWA with direct housing assistance
- 25,000 receiving housing assistance from the Ryan White HIV/AIDS Program

>100,000 people with HIV who are experiencing homelessness

Source: National [HIV/AIDS Housing Coalition](#), accessed on August 15, 2025.

## HOPWA IS PART OF A LARGER SYSTEM TO PROVIDE SAFE AND AFFORDABLE HOUSING

The United States is experiencing a major crisis of an inadequate supply of safe and affordable housing. The Department of Housing and Urban Development (HUD) is expected to spend [roughly \\$60 billion](#) for affordable housing in FY 2025. While this sounds significant, it pales in comparison to [the nearly \\$2 trillion the federal government spent on health care](#) in 2024 and is inadequate to the scale of need. HOPWA is a small part of the investment in affordable housing (accounting for only about \$1 of every \$120 allocated for affordable housing), but it is an important component, along with dedicated programs for people with disabilities and seniors, groups for whom stable and safe housing is especially critical to protecting their health. To ensure adequate access to housing for all Americans, it is important to think of three intertwined components of a national housing response:

1. **an adequate supply** of affordable and decent housing,
2. **an adequate income** or income support for people to access housing, and
3. **appropriate supportive services** for persons with specific needs (i.e., mental health services).

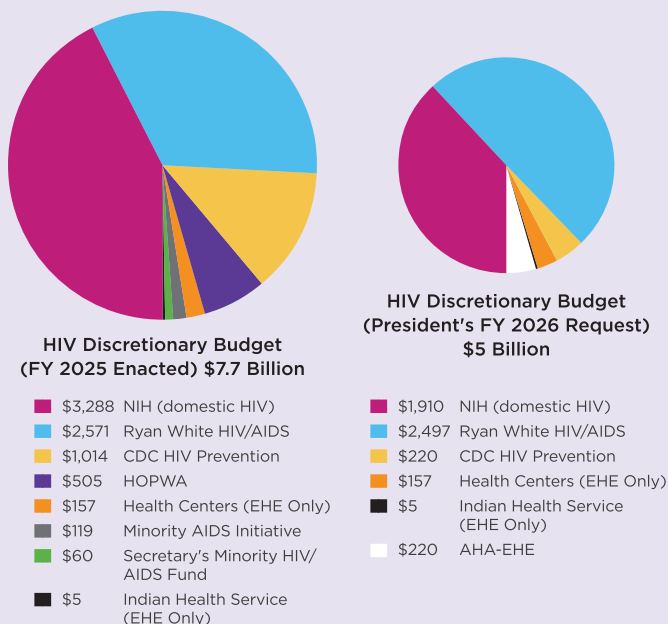
Policy responses are inadequate in all of these domains.

**Insufficient affordable housing:** [The National Low Income Housing Coalition reports](#) that there is an inadequate supply of affordable housing in every state, and is most severely impacting extremely low-income households. Many people with HIV fall into this category. Using data from the American Community Survey (ACS) and a definition of extremely low-income as the higher of the poverty level or 30% of the area median income, the Coalition finds that of 10.9 million extremely low-income renter households, 7.1 million face a shortage of affordable and available rental homes. They also report that there are only 35 affordable and available homes for every 100 extremely low-income renter households.

**Income supports are too low:** Supplemental Security Income (SSI) is the federal income support program for low-income citizens

## THE PRESIDENT'S BUDGET WOULD REDUCE FUNDING AND END THE HOPWA PROGRAM

Federal Discretionary Domestic HIV Budget, FY 2025 vs President's FY 2026 Budget Request (in \$ millions)



### HOPWA FY 2026 Funding: To Date (in \$ millions)

- President's Request: \$0
- House THUD: \$505 (same as FY 2025)
- Senate THUD Subcommittee: \$529 (+\$24 over FY 2025)

**Sources:** AIDS Budget and Appropriations Coalition (ABAC), FY2026 Appropriations for Federal HIV/AIDS Programs, updated Aug. 1, 2025, available at <http://federalaidspolicy.org/fy-abac-chart/>, Housing and Urban Development, and Related Agencies (THUD) Appropriations for FY2025 (Report No. R48253), U.S. Senate Committee on Appropriations, Transportation, Housing and Urban Development, and Related Agencies Appropriations Bill, 2026, (S. 2465, Report No. 119-47)

with disabilities. Individuals must meet a strict [eligibility standard](#) and the program provides a federal income support payment equivalent to 74% of the federal poverty level or \$967 per month for a single person in 2025. [A KFF analysis of Social Security Administration](#) data found that \$665 million was paid in SSI benefits to people with HIV in FY 2022. If all individuals received the SSI benefit for single individuals for a full year, this yields a ballpark estimate that roughly 89,000 people with HIV received benefits in that year. The Technical Assistance Collaborative (TAC) tracks access to affordable housing for low-income people with disabilities. In its annual [Priced Out report for 2024](#), it found that the average SSI payment was \$1,009 per month (when including supplemental state funds available in only 20 states), yet the average rent for a basic one-bedroom apartment is \$1,467. Thus, even without any resources left for food and other life expenses, SSI recipients do not have enough income for a basic apartment.

**Supportive housing services are needed for certain populations:** Many low-income people, including many people with HIV, need supportive housing. This is an overlay of a range of services that

enable individuals to remain housed. Typically, it can include case management, mental health and substance use disorder (SUD) treatment, healthcare coordination, education and employment assistance, and life skills training. Supportive housing services for populations with a history of or at risk for homelessness and people with certain disabilities can be a necessary augment to safe and affordable housing to enable them to remain stably housed in the community. Research has shown that [supportive housing reduces the use of other more costly systems](#) including emergency departments and corrections. In July 2025, President Trump issued an [Executive Order](#) that purports to end crime and disorder on America's streets, but would effectively criminalize people who are homeless. Instead of investing more in proven supportive housing models, the Executive Order directs more resources to policing, the incarceration system, and forced mental institutionalization, all of which are far more costly, not person-focused, and much less effective responses.

## THE HOPWA FUNDING GAPS LEAVE MANY PEOPLE BEHIND

A study published in 2010 found that [HOPWA rental assistance improves housing status of homeless and unstably housed people living with HIV/AIDS](#). The National HIV/AIDS Housing Coalition (NHAHC) estimates, however, that 35% of people with HIV in the U.S. are housing insecure or homeless. This indicates that while the HOPWA program is effective for those who can access it, the need far exceeds the resources available to the program.

### THE TIME IS NOW

The U.S. has made major progress at preventing HIV and improving health outcomes for people with HIV. To maintain this progress requires ongoing, stable investments in the range of programs and services that have collectively achieved this success. While attention is appropriately focused on the critical role of health care services, access to safe and affordable housing also is critically important for people with HIV. By maintaining and expanding the HOPWA program as part of comprehensive efforts to improve housing security for all Americans, we can move even closer to ending the HIV epidemic.

### TO LEARN MORE

#### For additional background information, see:

Department of Housing Urban Development, HUD Exchange: *Housing Opportunities for Persons with AIDS*, <https://www.hudexchange.info/programs/hopwa/>

The National AIDS Housing Coalition (NAHC), <https://nationalaidshousing.org>

NASTAD, *National Housing Profile: Housing Support Systems*, <https://nastad.org/national-housing-profile/housing-support-systems#:~:text=Ryan%20White%20Housing%20Support&text=Allowable%20services%20include%2C%20months%20over%20the%20lifetime>