Board of Trustees’
Work Session
Materials

- Student Housing -

April 26, 2005
8:00 am - Schoenbrodt Boardroom
1. Board members practice respectful dialogue that serves the best interests of the college.

2. Each board member works to integrate servant-leadership into the board culture.

3. Each board member has the opportunity to speak uninterrupted.

4. Board members come prepared – board chair needs to understand what is required and set time and material appropriately.

5. Board chair acts as caretaker for the board – acts as filter, evaluates agenda for time well spent.

6. Board chair speaks for the board to the media.

7. Consent materials are available 10 days in advance; remaining board materials are available seven days in advance.

8. Board members should route any requests for additional information to the board chair or the president at least two business days prior to the board meeting.
I - Student Housing

**Background:** Student housing at Howard Community College (HCC) has been a topic under review by the board of trustees since its June 13, 2003, retreat. The board examined the topic for a variety of reasons:

- Research has shown that students residing on campus are retained at a higher rate than commuter students. This factor is the most important one in the consideration of this initiative. Many colleges have excellent “live and learn” programs that connect academics to students’ living on campus experience.
- HCC students have been asking for on-campus housing for a number of years. They want a traditional college experience that typically is not available to community college students. Recent amenities at the college (e.g., a campus quad, a student lounge area with a Starbucks cart, athletic facilities) have been favorably received by students and they want more of what is offered to students at other four-year colleges.
- With the fastest growing population at HCC being the traditional-aged, full-time student, student housing would have an added appeal to attracting a larger market share of high school graduates from Howard County public schools. This fact is particularly important as the number of public school graduates from the county will start to drop off in the year 2012.
- A well-managed student housing project can generate revenues for the college to offset expenses not covered by its operating budget, assuming the initial projections for revenues and expenses are on target. Ideally, these funds could supplement student aid for qualified needy students.

The trustees decided at their June 2003, retreat to revisit the subject in January 2004, and determine if the college would undertake a feasibility study on offering housing to HCC students.

A student housing committee comprised of members of the board of trustees (Roberta Dillow and James Truby), HCC foundation board members (Se Ung Kim, Steve Newhouse and Barbara Schulte), Ardell Terry, former executive associate to the president for the capital campaign, Lynn Coleman, vice president of administration and finance and Kate Hetherington, vice president of student services and capital campaign manager, was formed in December 2003. Joan Millane, of Millane Partners, was engaged to work with the staff as a student-housing consultant.

In March 2004, a request for proposal (RFP) was issued for a student housing market study. Anderson Strickler, LLC (ASL), a firm having extensive experience in conducting
market studies on student housing, was selected. On June 1, 2004, ASL submitted its findings of the market study. ASL recommended that the college proceed with the development of student apartment housing and develop, at a minimum, 300 beds for single, full-time students (Attachment A). ASL issued a rent pro forma that included the programming and rent structure, the development budget and project funding, and the operating assumptions and operating budget. A cash flow was anticipated that could help offset other campus expenses not currently covered by the college’s operating budget (Attachment B).

At the June 2004, retreat, the trustees asked the college to delay implementation until January 2005. The timeline that was issued by Millane Partners and ASL indicated that the student housing feasibility study could be delayed a year without diminishing the value of the research that was conducted. This delay meant that instead of a start date for housing in the fall of 2006, the possibility for student housing, if approved by the board, would be in the fall of 2007 (Attachment C).

In anticipation of the possibility for student housing and the need for a consultant to assist staff in the selection process for a developer, the college issued a request for proposal (RFP) in February 2005. Two firms responded to the RFP and were interviewed in April 2005. If the college proceeds with student housing, one of the firms will be notified to begin work immediately to draft an RFP to select a development team.

Howard Community College’s Educational Foundation (HCCEF) may not be able to take on the debt burden for student housing due to other projects already on its books (i.e., the Children’s Learning Center and the Belmont Conference Center).* Therefore, if the college proceeds with student housing, it will have to work with a non-profit foundation that specializes in this type of venture. This process is used by many colleges and universities. For example, the scope of service for Collegiate Housing Foundation for a 400-bed facility would be $50,000 for start up costs. These costs would be part of the development budget and paid out of bond proceeds. Afterwards, the monthly costs would be about $2,400 per month, which would be built into the operating costs (note: this expense is not reflected on the rent pro forma issued by ASL since at the time it was assumed that the HCCEF would be able to take on the debt burden). Since Collegiate Housing Foundation is a non-profit organization, it has to review its assets yearly and any excess has to be distributed to its clients. This action would result in funds coming back to the college.

**Discussion:** Should the college proceed with the development of student housing?

**Purpose:** To develop a recommendation on student housing as part of the master facilities planning process. A decision does not have to be made on the precise location without further study.

**Timeline:** Once a recommendation has been formulated, it will be presented to the board at the April 27, 2005, meeting.

*It is possible that paying the debt for Belmont will be addressed during this time frame.
EXECUTIVE SUMMARY
HOWARD COMMUNITY COLLEGE • STUDENT HOUSING MARKET STUDY

Background
Howard Community College (HCC or college) selected Anderson Strickler, LLC (ASL) to conduct this study to determine the level of demand by HCC students for on-campus student housing. The study consisted of a kickoff session with campus administrators and Millane Partners, focus groups with representatives of student constituencies, surveys distributed in class and by intercept on campus, and a review of the local rental housing market.

Summary of Project Expectations
HCC undertook this student housing market study with the expectation that it would help them test the demand for on-campus student housing and to evaluate the opportunities and benefits that the campus might encounter if it introduces housing on campus.

The college expected ASL to report to the college and to its real estate advisor, Millane Partners, findings about whether or not the college should consider providing student housing on campus. The college expected that if ASL were to conclude that the college has sufficient demand to warrant further consideration of on-campus housing, ASL would recommend numbers of beds and units, feasible rental rates, acceptable unit configurations, acceptable lease terms, the desirability of furnished units, and common area amenities.

HCC expressly engaged ASL and conducted this study in order to use this report to support its discussions with HCC management, the HCC Board of Trustees, agencies of the state of Maryland, developers, underwriters, ratings agencies, and others who may become involved in the development process.

Conclusions
HCC students are interested in the idea of housing on campus and are willing to pay rent in amounts that would make the project financially viable. Over half of full-time students surveyed state that 1) they definitely would have lived or 2) they might have lived on campus, were apartments offered. Housing on campus could meet their needs for security, convenience, parking, and amenities. Based on fall 2003 enrollment of 2,291 and realistic assumptions of rates of success in converting interested students into signed leaseholders, ASL estimates demand for apartment-style housing on the HCC campus at between 292 and 403 beds.

HCC students who currently rent housing pay a median of $600 per person for their monthly housing expenses (including rent and utilities). In a survey of 8,000 local apartment units, ASL found that the median rent for a two-bedroom apartment, the most common in the sample, was $1,110. Adding an estimated $150 monthly utility average
for each “bed” would yield monthly housing costs of $705 per student ($1,110 + $300 = $1,410 ÷ 2 = $705).

The rental apartment market in the county is growing slowly and, with a 93 percent occupancy rate, is not highly competitive or attentive towards student renters. Married students and students with children make up more than a third of part-time students but only a tenth of full-time students. This group expressed very little interest in living on campus in apartments at or near market rental rates; most would only be attracted to living on campus by rents that fell well below the market rates and are not financially feasible.

Recommendations
ASL recommends that the college pursue development of approximately 300 beds in apartment-style housing on campus targeted at single, full-time students of the college. Although the project size recommended may be somewhat conservative, the advantage is that the first phase of housing is more likely to achieve full occupancy immediately and may even have a waiting list when it first opens. This analysis conservatively disallows demand from part-time students, many of whom expressed interest in living on campus. These students, if permitted by IRS regulations to live in the tax-exempt bond financed housing, would more than double the above-stated demand. Based on fall 2003 enrollment data, the recommendation also does not consider the college’s projected growth in enrollment, averaging almost 3 percent per year from 2003 to 2012. This growth would increase demand commensurately going forward, both before the housing is brought online and after.

Conservatively, about 30 of the units should be designed as two-bedroom apartments with double occupancy in each bedroom, accommodating four students per unit (120 beds) and renting for around $400 per month per bed, all inclusive of utilities, cable, high-speed Internet, and local telephone. About 35 units should be designed as four single bedroom apartments for 140 students, renting for around $600 a month per bed inclusive and about 20 units (40 beds) should be developed as two-bedroom single-occupancy apartments renting for around $725 per month per bed all inclusive.

HCC should not consider family housing, serving married students or those with children, as part of this first phase of student housing, although it may be appropriate for future development when potential sources of subsidization are available from previous phases. (Debt service coverage requirements greater than 1.0 mean that there will be excess cash flow that will go to HCC as ground rent after all expenses, reserves, and debt service is funded.)

Focus Groups
About 50 students participated in four focus group sessions. Focus group participants were generally positive about the idea of on-campus student housing, but many assumed that on-campus housing should be less expensive than the surrounding area’s market-rate apartments.
Focus group participants consisted of current traditional-aged first and second year full- and part-time students; international students; students with children; nursing students, athletes, honors students, and other group members. Participants were largely enthusiastic about the prospect of housing on HCC’s campus.

Students looking for rental housing typically first consider cost, but also prefer locations near campus.

Campus housing would offer security, convenience, the opportunity to live with other students, and provide independence for those whose alternative is living at home with parents.

In their community, participants desire laundry facilities, a quiet study room, a lounge/function area, a security desk open 24 hours a day, seven days a week, and a children’s play area. Nevertheless, some acknowledged cost sensitivity and preferred fewer amenities if there are cost savings.

Most participants would like Internet access. Most would like basic cable TV, although some suggested it was expendable if cost savings would result. Similarly, many considered local phone (land) lines unnecessary due to their use of cell phones, but several suggested that in an emergency a wired phone was more dependable.

Students revealed no strong preference for the site by the tennis courts or by the pond, although they did suggest that the site by the other campus gateway was less attractive. As far as units, most preferred the four single bedroom option with those who were the most price sensitive preferring the two double bedroom unit. Few preferred the two private bedroom apartments, mostly due to the assumption that they would be prohibitively expensive.

**Paper Survey**

ASL conducted two surveys: a four-page paper survey devoted only to housing and a one-page survey attached to the college’s own YESS survey on general issues. The first survey, distributed by instructors in classrooms and by ASL in the Galleria foyer on campus, received 584 valid non-duplicate responses. With enrollment of 6,434, this number results in a ±3.87 percent margin of error.*

Two thirds of paper survey respondents lived in Columbia or elsewhere in the county before attending HCC. Fifteen percent fewer respondents (58 vs. 73 percent) indicate that they will be living with their parents this fall compared to now.

Those who rent with family are the least satisfied along with those who live with parents. Homeowners are the most satisfied.

Ninety percent of respondents are single with no children, while 3 percent are married with no children and 7 percent are single or married and have children. For those with spouses or children—family respondents—the most important in-unit amenities were a

*in the fall of ’04 HCC exceeded 6,700 students and in ’05 enrollment is likely to reach 7,000!*

ANDERSON STRICKLER, LLC
full kitchen and a washer/dryer and the most important community amenities were convenient parking and a laundry room.

Only 3 percent of family respondents would be willing to pay 10 percent more than they pay now, and another 16 percent the same as they are paying now, to live on campus. However, 18 percent would be interested in reducing expenses by sharing their living unit with another family. About a fifth of family respondents would prefer a one-bedroom apartment, 37 percent a two-bedroom apartment, and 43 percent a three-bedroom apartment. Those family respondents who are not interested in living on campus indicate that the housing is too expensive and not suitable for children, they are concerned about the level of rules and regulations, and/or they already own a home.

Single students prefer two double bedrooms to four single bedrooms and four single bedrooms to two single bedrooms. One third would be interested in an academic year lease at a 20 percent premium in monthly rent. Single students also prefer convenient parking and a laundry room in the community and high-speed Internet access and a full kitchen in the unit.

Of full-time single students, if their preferred unit had been available when they were selecting their housing for fall 2003, 21 percent would definitely have lived there while 35 percent might have lived there (50/50 chance). Expensive housing, living at home with family, and concern about the level of rules and regulations topped the list of reasons for not being interested.

Half of those who rent housing rent apartments, a quarter rent a house, 20 percent rent a room, and 6 percent live in a house converted to apartments. Single students who rent pay median monthly housing expenses of $885 per person for one-bedroom apartments, $647 per person for two bedroom apartments, $480 per person for three-bedroom apartments, and $540 for four-bedroom units.

ASL estimates demand of 347 (a range of 292 to 403) beds from full-time respondents who are either definitely interested or who might be interested in living on campus in the units with the rents as specified in the survey. This figure is based on 2,291 full-time fall 2003 students and assumes that only half of those who express definite interest and one-eighth of those who say they might have been interested would sign leases.

YESS Survey
The second survey, distributed along with the college’s annual YESS survey in classrooms, received 966 valid responses. ASL primarily used the results of the YESS survey, with its larger sample size, to validate the results of the paper survey, which had more detailed questions allowing for more detailed cross-tabulation.

Between 21 and 30 percent of participants live apart from their parents and do not own their home now. More, 34 to 36 percent indicate that they will do so in the fall 2004 semester. Those who own their home are most satisfied with their current housing situation; those who rent housing with relatives are the least satisfied, closely followed
by those living with parents. Similarly, those who own their home now and will own it in
the fall are the most satisfied and those who live at home now but will live with a
roommate next fall are the least satisfied.

The top amenities for respondents were in-room high-speed Internet, a private
bedroom, and a full kitchen in the unit. For the community, the top options were
convenient parking, a laundry room, and a computer room with network access.

Had their ideal housing been available for fall 2003, a quarter of full-time respondents
would have definitely been interested in living there and a third indicated that they might
have been interested. If the housing had been available, about a half of respondents
would only have been willing to live there if the rents were the lowest offered in the
survey question, $375 to $400 per month per student.

While a quarter of part-time students have a dependent child living with them, only 8
percent of those attending HCC full-time do so.

The YESS survey results suggest significant price elasticity of demand, as ASL
calculated 350 beds of demand from full-time students at $375 to $400 rent per month,
but only 26 beds of demand at $650-$700.

**Off Campus Market**

ASL visited and collected data on a sample of apartment complexes within about a ten
or fifteen minute driving distance radius of the campus. ASL contacted property
managers and obtained rents, features, lease terms, and occupancy information from
these properties.

The Howard County market, and Columbia in particular, is relatively stable with high
occupancy (median 93 percent), but no shortage of supply and stable rents growing at
rates near that of inflation. New apartment housing continues to be developed steadily,
but currently a majority is age-restricted.

ASL surveyed 33 complexes with about 8,000 units. The market rents range from a low
of $680 per month for a studio apartment to a high of $1,895 for a three-bedroom
apartment. The median two-bedroom apartment rent is $1,110.

Compared to other markets ASL has studied, comparatively few complexes include the
cost of any utilities in the rent, with only 24 percent covering the cost of
water/sewer/trash. More, however, at 85 percent, do allow pets, although most charge
an additional fee. Units are well furnished with 91 percent having a dishwasher and 85
percent having a washer/dryer or one available in the unit.
## Attachment B

### HCC Test with Survey Rents and Recommended Unit Counts

**Howard Community College**

**RENT PRO FORMA**

12 Months Capitalized Debt Service  
24% Other Revenues as a percentage of Revenues  
1.35 Debt Service Coverage Ratio, Year 2  
$175 Replacement Reserve, per bed  
$1,700 Operating Expenses, per bed  
5.5% Interest rate (permanent financing)  
$100 Average Building Construction Cost, per square foot (Means medium "Dorm-low rise" is $96.90)

### Summary

<table>
<thead>
<tr>
<th>Program</th>
<th>Beds</th>
<th>Units</th>
<th>Area/Unit</th>
<th>Rent Structure</th>
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<tbody>
<tr>
<td>2 - Double Bedroom Apartment</td>
<td>120</td>
<td>30</td>
<td></td>
<td>2 - Double Bedroom Apartment</td>
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<tr>
<td>1 - Single Bedroom Apartment</td>
<td>140</td>
<td>25</td>
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<td>Staff Units</td>
<td>1</td>
<td>1</td>
<td></td>
<td>Staff Units</td>
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<td>Common/Support Space</td>
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<td>Gross Rent</td>
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<td>Circulation-Unassignable</td>
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<td>-</td>
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<td>Less Vacancy</td>
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<tr>
<td>Total</td>
<td>301</td>
<td>66</td>
<td>96,562</td>
<td>Net Rent</td>
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### Development Budget

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<thead>
<tr>
<th></th>
<th>Total</th>
<th>$/SF</th>
<th>$/Bed</th>
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<tr>
<td>Construction Cost</td>
<td>$10,370,600</td>
<td>$105.22</td>
<td>$34,454</td>
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<td>Total Development Cost</td>
<td>14,893,600</td>
<td>$151.11</td>
<td>$49,480</td>
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### Project Funding

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<tr>
<th></th>
<th>Amount</th>
<th>Rate</th>
<th>Percent</th>
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<tr>
<td>Debt</td>
<td>$14,893,600</td>
<td>5.50%</td>
<td>100.0%</td>
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### Operating Assumptions

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<th>Year 1</th>
<th>Year 2</th>
<th>Year 3+</th>
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<tbody>
<tr>
<td>Gross Potential Rent</td>
<td>$6,418,360</td>
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<td>3.00%</td>
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<tr>
<td>Operating Cost</td>
<td>$1,700,500</td>
<td>3.00%</td>
<td>3.00%</td>
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<tr>
<td>Replacement Reserves</td>
<td>$1,780,400</td>
<td>3.00%</td>
<td>3.00%</td>
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</table>

### Operating Budget

<table>
<thead>
<tr>
<th></th>
<th>Year 1</th>
<th>Year 10</th>
<th>Year 30</th>
</tr>
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<tbody>
<tr>
<td>Total Revenue</td>
<td>$1,871,900</td>
<td>$2,442,400</td>
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<tr>
<td>Total Expenses</td>
<td>$84,400</td>
<td>$996,100</td>
<td>$996,100</td>
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<tr>
<td>Net Operating Income</td>
<td>$1,307,500</td>
<td>$1,706,000</td>
<td>$3,001,200</td>
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<tr>
<td>Net Debt Service</td>
<td>(28.600)</td>
<td>996,100</td>
<td>996,100</td>
</tr>
<tr>
<td>Return on Equity</td>
<td>-</td>
<td>-</td>
<td>-</td>
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<tr>
<td>Cash Flow</td>
<td>$1,336,100</td>
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<tr>
<td>Cumulative Cash Flow</td>
<td>$1,336,100</td>
<td>$6,932,200</td>
<td>$23,944,800</td>
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In order to deliver a student housing project in mid-August 2007, in time for occupancy prior to the fall 2007 semester, a typical student housing transaction calendar would look like:

<table>
<thead>
<tr>
<th>Date Range</th>
<th>Event Description</th>
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<tr>
<td>Spring 2005</td>
<td>Draft Request for Proposal (RFP) to select a development team</td>
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<tr>
<td>Sept 2005</td>
<td>Issue RFP*</td>
</tr>
<tr>
<td>Oct 2005</td>
<td>Select development team</td>
</tr>
<tr>
<td>Nov 2005 – Jan 2006</td>
<td>Negotiate ground lease and work on programming and design</td>
</tr>
<tr>
<td>Feb 2006</td>
<td>Finalize ground lease</td>
</tr>
<tr>
<td>Mar - May 2006</td>
<td>Negotiate loan documents and finalize construction document, bid and guaranteed maximum price</td>
</tr>
<tr>
<td>End of May 2007</td>
<td>Close on financing</td>
</tr>
<tr>
<td>June 1 2007</td>
<td>Begin construction</td>
</tr>
<tr>
<td>July 2007</td>
<td>Substantial completion of construction</td>
</tr>
<tr>
<td>Mid-July - Aug 2007</td>
<td>Finish punch list, furnish</td>
</tr>
<tr>
<td>Aug 15 2007</td>
<td>Occupancy</td>
</tr>
</tbody>
</table>

*By this time the college will have more fully developed the total master plan and can decide an appropriate location.
Attachment D

Baltimore Sun
July 12, 2004

HOUSING TREND HITS 2-YEAR COLLEGES

Schools turn to dorms as students seek amenities common at universities

Author: SUN STAFF (Sandy Alexander)

Students living in four-person suites that are an easy stroll from classroom buildings, games of volleyball in a grassy courtyard and weekly programs run by resident advisers are all typical of campus life at four-year colleges and universities.

But Michael Allen was pleased to find these amenities in an unexpected place: a community college in Cumberland.

Allen, 76, moved west from Baltimore and lived off campus for a year after deciding to enroll in the forestry program at Allegany College of Maryland. But with no car and limited local public transportation, he said he needed an on-campus option.

"It really does open up a large opportunity," Allen said, noting that many students come to the school from across Maryland and other states.

Community colleges have traditionally been commuter schools focused on affordable education close to home. But in the last decade, a growing number of the schools have considered building housing as a way to meet student needs.

Community colleges in rural communities have felt the need to offer housing to draw a wider student base. And many community colleges are being inundated with an increasing number of younger, full-time students who are interested in such amenities.

There are 233 public community colleges in the United States with dormitory facilities - about a quarter of the two-year schools - and many of those built their housing in the past five to seven years, said Norma C. Kent, vice president of communications for the American Association of Community Colleges.

Community colleges are getting more traditional college-age students as a large population graduates high school and faces rising tuition and higher standards at four-year schools, Kent said.

"These are the kinds of students who would like dorms," he said.

Community colleges are "typically thought of as commuter colleges, and for the most part that is still true," Kent said. "But we're always evolving, so this seems to be something to watch."

Local options fall short

In Maryland, community colleges in Garrett and Allegany counties have housing, and schools in Howard and Queen Anne's counties are studying the issue.

Garrett College has had housing since 1994, driven by a significant number of non-local students who go to McHenry for specialized programs, such as adventure sports and natural resources.

"Because we live in kind of a tourist area, housing can be very expensive," said Lillian Mitchell, dean of academic and student affairs. Plus, "we don't have what most people would consider public transportation in Garrett County."

Allegany College of Maryland built its housing units adjacent to campus three years ago. Donald Alexander, president of the college, said his school, like Garrett, is a non-campus to statewide programs that offer low tuition to all Marylanders. Others come to attend its well-respected health programs such as dental hygiene and radiologic technology.

"The local housing market wasn't adequate enough," Alexander said.

He said he is pleased with the results of adding housing. "It's increased the diversity of the culture," he said. "It's kind of changed the nature of the institution from a local one to a regional- and national-type of institution."

Allegany took over management of its housing in the past year from a private company in order to add more housing-related staff and programs, and to foster student life. Garrett College is renegotiating its arrangement with the contractor that runs its dorms.
Drive toward dorms

On the Eastern Shore, Stuart M. Bounds, president of Chesapeake College, said changing demographics are driving his school and others toward housing.

In Maryland, 62 percent of high school graduates who stay in state attend a community college, according to the Maryland Association of Community Colleges.

Bounds said his Queen Anne's campus has seen a 15 percent increase in full-time students over one year.

The school also draws students from five counties - a distance of almost 100 miles end to end.

"Those students are interested in housing options," he said. In addition to carrying full course loads, he said, they are likely to spend time on campus getting involved in clubs and extracurricular activities.

Bounds said his school would like to work with Queen Anne's County to attract developers to build multi-family housing near the campus. If that doesn't work, he said his school could build apartments itself.

But, he noted, schools with housing do need to consider increasing security and offering more food service, among other issues.

Howard Community College officials plan to study those issues and others over the next year, said President Mary Ellen Duncan.

One important question is the availability of space on the campus in Columbia Town Center.

One student, who lives in the Hickory Ridge community next to the college, said he is concerned about the impact of replacing athletic fields in sight of his home with dorms.

"We just can't handle the traffic," said David Greisman, who is studying journalism at the school. He is also concerned that crime could increase in the neighborhood.

Fostering 'experience'

But Shannon Zirkle, outgoing president of HCC's Student Government Association, believes about 75 percent of Howard students are in favor of adding housing to the campus.

"I thought it was a great idea," said Zirkle, a photography major from Mount Airy. "It would give people the experience of a four-year school."

Duncan said a more active campus community is one good reason to consider housing. "You can do a lot of other projects with students [living on campus] that you couldn't do with a commuting campus," she said.

She also said international students would benefit, and "a number of studies show retention rates improve with student housing."

Ideally, housing could be supported with the rent students pay and could be constructed and maintained by an outside contractor, Duncan said. The project would not use state or county money, she said.

Many of Maryland's community colleges are content to draw students within driving distance, or to serve wider populations with multiple campuses and learning centers.

But student demand could change the way schools look at campus life. More students at community colleges "are not the typical working adults," Duncan said. "They want ... a real college experience. If Maryland continues to see the growth in its traditional-age student population, I think we'll see more of the community colleges exploring [housing]."