

North Hennepin Community College Housing and Supportive Services



Prepared by

Adrienne McIntyre, Abigail Porter, Denetric Powers, and Kathryn Rodrigues

Students in PA 5261: Housing Policy

Instructor: Dr. Edward Goetz

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Resilient Communities Project

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Resilient Communities Project

University of Minnesota
330 HHHSPA
301—19th Avenue South
Minneapolis, Minnesota 55455
Phone: (612) 625-7501
E-mail: rcp@umn.edu
Web site: <http://www.rcp.umn.edu>



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Objective

North Hennepin Community College plans to develop a northeast corner of campus near a future Blue Line Light Rail Transit stop at 85th Avenue. Our project looks at the feasibility of using this 6 acre tract of land to create affordable, unsubsidized, transit-oriented, privately-owned off-campus housing both for students and non-students. Students will research and present a review of federal policies and regulations that affect students, do a comparative analysis of housing at other comparable post-secondary institutions, and propose changes to these policies while making recommendations to facilitate development.

Students will seek to answer three research questions:

- I. What are the laws regulating the development of a property to serve this community?
- II. Comparative analysis of comparable housing situations:
What other colleges have done something similar to this development?
- III. What proposals can we make to facilitate financing and construction?

North Hennepin Community College Housing Project Proposals

Introduction

We have used the last several months to research innovative ways to provide affordable housing to students attending North Hennepin Community College, specifically with regards to the development of a six acre tract of land on the northeast corner of campus. Considering the federal restrictions that limit students access to subsidized housing, other avenues have been explored, as well as comparative examples that may be helpful to the City of Brooklyn Park. Due to the costs associated with new construction and a limited reliance on federal subsidies needed in order to keep students eligible, NHCC's goal of serving community college students in the new development will require a creative, groundbreaking approach.

Federal Assistance Barriers

There are many reasons why students do not qualify for already existing programs to help low-income individuals. Current federal financial aid policies and restrictions in housing assistance programs leave many college students at risk for housing insecurity. Low-income students, who represent a large share of the population at community colleges nationwide and at North Hennepin Community College, are particularly vulnerable due to these barriers (Goldrick-Rab, Broton, & Gates, 2013; North Hennepin Community College, 2015). Indeed, results from a nationwide survey of 33,000 community college students indicated that half experienced housing insecurity in the past year; further, community colleges with higher shares of minorities or Pell Grant

recipients experienced higher overall rates of housing insecurity as compared to the other community colleges surveyed (Goldrick-Rab, Richardson, & Hernandez, 2017). It is clear there is a need for additional support of these students, but it requires that community colleges use both strategic and creative approaches to navigate the various barriers in successfully providing the services and aid needed.

Students reliant on federal aid can encounter challenges in securing housing in the private market due to the timing of disbursement. Fund disbursement generally occurs in the first month of the academic term. Title VI aid is disbursed 10 days before the first day of classes and Direct Loans are disbursed 30 days after classes commence (HUD, 2015b). Students seeking an apartment before the school year begins, arguably a normative goal, are subsequently left without these funds as an option and instead must rely on private funds. The costs associated with finding a new apartment—application fees, a security deposit, and first month's rent—as well as other moving-related costs such as moving materials, truck rental fees, and stocking a new pantry, are large expenses that are not feasible to a student with constrained financial resources.

Current federal housing policy restrictions specifically targeting student status in rental assistance programs also act as significant barriers for students seeking housing in the private market. Restrictions on student participation initially stemmed from a concern that students from higher income households were taking advantage of rental assistance programs; however, the restrictions exclude low-income students as well. The Low-Income Housing Tax Credit (LIHTC) program, currently the most heavily used

program in the production of affordable housing, excludes full time students from living in LIHTC units, though there are exceptions for single parent student households and other special student populations (HUD, 2015b).

The Housing Choice Voucher (HCV) program is another rental assistance program that severely restricts students' participation and can often force a situation in which a student must choose between federal aid money or rental assistance. Nationwide, only one in four households eligible for rental assistance receive it (HUD, 2015). Besides the overall national shortage on vouchers, eligibility in the program is determined through a complex application process that may consider other forms of assistance as income, potentially disqualifying students with various forms of funding. For students under the age of 24 and without children, grant money is counted as income in HCV eligibility calculations when it is used for educational related expenses such as textbooks. Further, if a student is living in a household already participating in the HCV program, they must attend full time to be considered a dependent in the household; if they drop a class or change to attend part time, it could result in the family losing their voucher. For those living in a separate household from their parents but still claimed as dependents for tax purposes, both the student and student's parents must meet income restrictions to be considerable eligible. Exceptions exist for students who are veterans, married, older than age 24, or have dependent children of their own (HUD, 2015b).

In addition to the institutional barriers college students face related to housing, there are also significant barriers related to other socioeconomic factors that impact

college success. Those who struggle with housing insecurity tend to experience other hardships such as food insecurity. Further, much like the restrictions students face in housing assistance programs, there are similar restrictions preventing students from receiving assistance from social programs such as Supplemental Nutrition Assistance Program (SNAP) (Goldrick-Rab, Broton, & Eisenberg, 2015). In the previously mentioned nationwide survey of 33,000 community college students, one third of the respondents who were experiencing food and/or housing insecurity were both working and receiving financial aid (Goldrick-Rab, Richardson, & Hernandez, 2017). This suggests that community college students' access to student aid is inadequate. Students who experience housing and food insecurity likely qualify for various forms of assistance, but the restrictions based on their student status leave most ineligible. Thus, solutions for resolving housing insecurity among community college students are best tackled on an individual school and community basis as opposed to relying wholly on restrictive federal programs.

Comparative Analysis

A comparative analysis of comparable housing situations from community colleges across the country shows that few colleges have made a determined effort to serve their most housing-vulnerable populations. Other community colleges have expanded access to housing for their students, but there are no examples that fit NHCC's specifications exactly and none that significantly attempt to reduce costs and make housing affordable. A search of 2-year, undergraduate public colleges with similar

enrollment profiles to NHCC and which also have student housing yielded these results:

Mott Community College in Flint, Michigan has off-campus, university-affiliated housing. Students from several local universities and community colleges live in a former hotel that was donated to the University of Michigan college system and remodeled for student living (Jesse, 2015). Cost for the 2016-2017 academic year for the lowest cost option is \$5,178 for a shared room in a two bedroom suite, which translates roughly to between \$580 and \$650 per month. The University of Michigan-Flint's Residential Life office and School of Management are also housed in the former hotel. This is an example of what could be done in partnership with other colleges; however, this example uses renovation of an existing building instead of new construction and is strictly a development for students.

Rose State College in Midwest City, Oklahoma has on-campus housing which is built, owned, and operated by the college. Cost for the 2017-2018 academic year for the lowest cost option is \$5,750 for a private room and shared bathroom in a four bedroom suite, which translates roughly to between \$640 and \$720 per month. Rose State College financed this development and hires the staff who maintain the facilities. This development is only for Rose State College students and does not attempt to keep costs low. It also required a significant expansion of university management and the creation of an office of Residence Life.

Schenectady County Community College in Schenectady, New York has off-campus, privately owned and operated student housing in College Suites at Washington Square, which is a newly constructed building directly across the street

from the college. SCCC promoted the development and operation of these housing units, but they are owned and operated by the United Group, a private developer (Nearing, 2012). Cost for the 2017-2018 academic year for the lowest cost option is \$735 per month for a private room and shared bathroom in a four bedroom suite. Washington Square encourages students to apply for the FAFSA in order to see whether or not they can qualify for financial aid to be directed towards housing, and the website directs students to the Schenectady County Community College Financial Aid Office for more assistance. This is an example of a community college facilitating a private development across the street and not managing it themselves but working together to meet the housing needs of students. However, the development does not attempt to keep costs low and is created specifically for SCCC students, not the larger community. In addition, online reviews of the development and its management are extremely poor.

Limitations of these comparisons

There are very few examples of community college-affiliated housing and none that fit NHCC's specifications exactly (e.g., affordable, unsubsidized, transit-oriented, privately-owned off-campus housing). None of the examples listed above make a serious attempt to keep costs low or to provide affordable housing for students and non-students, which is the primary driving force behind this project. A market analysis of the area is impracticable because Brooklyn Park has almost no rental housing; searches have yielded fewer than fifty units of rental housing within the city limits.

However, a public-private partnership between a community college and a housing authority could help serve housing insecure students as in the example listed below.

Tacoma Housing Authority MTW Program

With the help of the Department of Housing and Urban Development's Moving to Work (MTW) program, local governments are able to be innovative in their approach to affordable housing and economic self-sufficiency. In Tacoma, Washington, the Tacoma Housing Authority (THA) utilized the MTW program to create opportunities for greater housing choice, for the pursuit of job training and educational programs, and to reduce administrative costs. Other Public Housing Authorities (PHA), such as the Minneapolis Public Housing Authority (MPHA), can learn from THA best practices and expand their programs to achieve higher educational and socio-economic outcomes. MPHA became an MTW-designated housing authority in 2008 and therefore has the same flexibility as Tacoma (HUD, 2017; HUD Moving to Work Demonstration Program, 2009).

Moving to Work (MTW) is a demonstration program for housing authorities that provides them the opportunity to design and test innovative, locally designed strategies.

There are three main objectives of the MTW program:

1. For local governments to reduce cost and achieve greater cost effectiveness in federal expenditures.
2. Provide incentives to families with children, where the head of household is working, seeking work, or preparing for work by participating in job training,

educational programs, or programs that assist people to obtain work, in a larger effort to become self-sufficient.

3. Increase housing choices for low-income families. HUD accepted the Tacoma Housing Authority into the MTW program in August of 2010. THA began its MTW initiative proposing ambitious activities that included pilot rent reform policies and an innovative partnership with the Tacoma school district to stabilize student population at a local elementary school (HUD, 2017).

In an effort to meet the first objective of the MTW program, THA expanded its use of project-based vouchers from 20%-30%. Modifications to elderly/disabled recertification and inspection processes increased the number of years these processes occur. By increasing the time in between processes and limiting the number of moves a family can make (with exceptions to unforeseen circumstances), THA was able to decrease administrative costs (Tacoma Housing Authority, 2011).

In an effort to meet the second objective, THA partnered with Tacoma School District and McCarver Elementary School to create a special rental assistance program. The creation of this special rental assistance program was in hopes to improve stability and increase educational outcomes. Minimum rent requirements were also established to encourage residents to increase their income (Tacoma Housing Authority, 2015).

In an effort to achieve the third HUD objective, THA allowed transfers between public housing and voucher programs. This change would allow tenants to transfer between programs to fit family needs and allow THA to respond to emergency transfer

requests more quickly. It also reduces administrative burdens and increase transfer options for residents (Tacoma Housing Authority, 2014).

Self-sufficiency is a main goal of THA and in an effort to leverage partnerships such as the one with the Tacoma school district; the Tacoma Education project was created and implemented in 2011. THA's mission is not to only help people succeed as tenants, but to succeed as "parents, students, wage earners and builders of assets who can live without assistance" (Tacoma Housing Authority, 2015). THA's education project since then has received national attention from HUD, PHAs, school districts and foundations.

The education project has many elements. While some do not require the MTW status, many of the others do. Three examples launched in THA's MTW plan include linking housing assistance with school programs such as with Tacoma Community College, a matched savings account program linked to education, and the McCarver elementary school initiative.

In an effort to link housing assistance with school programs such as with Tacoma Community College (TCC), THA proposed excluding 100 percent of excess student financial aid from the qualifying income required to qualify for housing aid. This is in hopes that more individuals will choose to go to college and finish their degrees because of this activity. Tacoma Community College would provide services to families and students in order for them to be independent of housing subsidies after graduation. The program offers the same subsidies as the housing opportunity program and would have a 3-year limit on assistance. Graduates would be considered a success and

transitioned off with a 30-day notice. The community college handles all eligibility but anyone on the program must be a student (Tacoma Housing Authority, 2014).

Students participating in the program must stay in college and keep up a certain grade point average in order to remain eligible. There is a due process before any student is terminated from the program. TCC/THA clients are allowed to lease from units not normally eligible in the Section 8 program, including renting from relatives and shared housing units. Subsidies are not transferable since they are only allowed for community college students. TCC uses a system that ensures that subsidies go to those students most in need. THA commits 25 vouchers to low-income and homeless students, while providing a fixed subsidy of 50% of the payment standard (Tacoma Housing Authority, 2014).

Overall, the Tacoma Housing Authority's MTW program is an innovative example of how students can access subsidized housing to achieve their educational and career goals. A similar program in the Twin Cities could potentially support students at North Hennepin Community College. A public-private partnership such as this one could allow NHCC and public housing authorities or other public authorities to work together to serve the neediest students and possibly house them in the same development as others who pay market rate rent. Participation in such a program would allow access to the generally restricted HCV program for NHCC students and provide a direct means of housing stability.

Development Models

The following development models could offer affordability which would in turn keep rents low for the construction of a new development on the six acre tract of land adjacent to NHCC:

Land Trusts

Land trusts create permanent affordability and protect prices from increasing. While specific examples of the land trust model being used for student housing have not been found, there are several examples of land trusts being using to create and preserve affordability for rental housing.

Although Community Land Trusts (CLT) are best known for creating permanently affordable single family homes for ownership, they are continuing to be developed for the purpose of affordable multifamily housing. According to Shelter Force, the National CLT Network completed a survey of 100 CLTS in 2011 and found that around two-thirds of properties in portfolios are rentals (Ciardullo & Thaden, 2013). With high home prices, CLTs will continue to provide permanently affordable rental housing through the land trust model.

The most famous is Cooper Square in New York City. The Cooper Square Land Trust supplies long term affordability while combating gentrification in the dense urban core of Manhattan. Perhaps even more relevant to the project at hand is the Champlain Land Trust in Burlington, Vermont. The Champlain Land Trust operates both new construction and rehab rental apartments. With the land trust model, rental units are more affordable than they would be otherwise (Champlain Land Trust, 2017).

In Brooklyn Park, the Blue Line extension will likely cause land prices to increase, but if the land at the development site is in a trust, it will not affect the price of the land, and consequently rents will be stabilized.

Co-ops/Student co-ops

In the cooperative model, tenants collectively run the property in order to cut down on management costs and give residents more agency in decision-making processes. There are many different ways to execute the model, and some examples will be explored here.

Locally, the University of Minnesota has student co-ops that offer housing for students that is more affordable than the surrounding housing options. Housing cooperatives can be student only or not, but many colleges and universities have started co-ops in order to build community, increase agency, and offer lower rents. Student cooperatives are often older buildings that are converted into a new use. According to the Fellowship for Intentional Community, student housing cooperatives have a strong presence in North America, and are expanding across campuses. The chart below notes several areas with active student housing cooperatives.

College/University	# of Students in Co-ops
University of California, Berkeley	1,200
University of Minnesota	500
University of Michigan	560

Eastern Michigan U, Washtenaw County Community College	
University of Waterloo, Ontario	1,200
University of Texas, Austin	811

The Como Student Community Cooperative is a student family housing community owned by the University of Minnesota but operated as a cooperative by the residents who live there. According to the Como Student Community Co-op’s website (2017), they “have the best living accommodations for the price in the University neighborhood and the reason for this is that as a cooperative, residents actively give their time and talent to committees and other duties on a voluntary basis”. In Michigan, the Inter Cooperative Council is a nonprofit organization with the mission of providing affordable housing to students attending the University of Michigan, Eastern Michigan U, and the Washtenaw County Community College. They claim that the housing provided is around \$200 less per month than the student housing offered by the university. They keep costs low by asking tenants to pitch in to maintain common spaces, and residents collectively approve a budget at the beginning of each year. While this model requires participation and buy-in from residents, many cooperatives have voluntary participation. A partnership with an established, local student cooperative could be helpful if this model is of interest.

Micro-units

Micro-units are often built where housing costs are high, such as downtown areas and/or in hot markets. Considering the fact that the site will be along the blue line extension, it may be a valuable approach. From the research, it is clear that many college students struggle to secure housing that is affordable, and some institutions are getting creative in order to meet the needs of students. The University of British Columbia in Vancouver is creating micro apartments for students. As one of the most expensive cities in North America, students at the University have been unable to find housing that they can afford. While small at 140 square feet, the “nano” units are more affordable, ranging from \$675 to \$695 a month in in Vancouver (Willett, 2016). Although other units are more spacious, “regular” studio and 1 bedroom apartments near the university cost anywhere between \$950 and \$2000. While the units created in Vancouver were exclusively studio apartments for single residents, a similar idea could be used to create scaled down one, two, and three bedrooms. In the micro unit, there is a kitchen, desk area, full bathroom and a bed. Essentially, the model reduces the square footage per unit, increases density, while lowering per-unit monthly rents. UBC will be building 70 micro units as part of a large project that will create 650 total units by 2019.

Along with the high-density, micro unit model, there is the possibility of creating room for commercial and resource space on the first floor of the building. Renting the first floor to a grocery store or other relevant commercial business may help to further offset costs for tenants. Also, using the micro unit model has the potential to create a

large number of units, even with a first floor that is entirely dedicated to commercial and resource space.



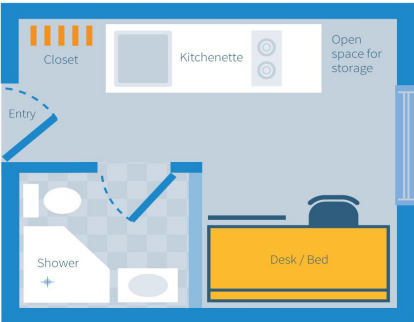
Bed to desk conversion



Kitchenette



Full bathroom in-unit



Sample layout

Mixed-use Examples

San Diego State University's (San Diego, CA) South Campus Plaza debuted earlier this year, and is a mixed use development that includes a grocery store, restaurants, and other retail shops, along with housing for more than 600 students. While this development's mission is not intended to offer housing at the lowest price points, it is guaranteeing revenue by capturing tenants such as Trader Joe's and well known restaurant chains. The appeal for businesses is that the on-site grocery store will likely be a staple for residents, and residents will be drawn in by the convenience and reduced transportation costs from the mixed use space. In the same vein, residents will be saving money and time if services and retail amenities are available on site, which will hopefully reduce the burden of rent payments. According to the American School & University article (2017) on the development, the project was financed through the use of revenue bonds, which will be paid back through the revenue generated from retail, parking, and housing income.



Area Plan



South Campus Plaza

Rise is a mixed use development in State College, Pennsylvania for students at Penn State University that is scheduled to open in the summer of 2018. The development is a 12 story, 575 bed project, with a 16,500 square foot commercial space for a grocery store called Urban Market (Annarelli, 2016). Currently, there is not a grocery store in this area of the city, and Urban Market will provide this necessity. Again, such a development could reduce transportation costs and time for residents, especially if those residents are also students at the local college or university. Rise is designed for, but not limited to students. There are 19 subsidized affordable units for non students dispersed throughout the building. The third and fourth floors are graduate and professional housing, and the top 8 floors are designated student housing. To lower costs, students will be given a 15% discount on all products purchased at the grocery store on the weekends. This is an example of providing more affordable living without subsidizing monthly rent in the building.



Rise development

Non-profit Developers

Due to potential tax reform under the current administration, several local non-profit developers in the Twin Cities are interested in diversifying their portfolios and developing non subsidized housing. Both CommonBond Communities and Project for Pride in Living (PPL) have expressed this general sentiment. However, a Project Manager at Project for Pride in Living, Mary Novak, was asked if PPL would theoretically be interested in a project similar to the one at hand. She responded by saying that PPL would be very interested in such a project, and while PPL does not currently own and manage student housing, they have experience partnering with the University of Minnesota on Riverton Housing, and are now on a second project with the University. In such a partnership, they would act as a consultant to get the project financed, designed, and constructed. As an organization, they have talked about the significance of providing housing options to first generation college students, with the understanding that students are in need of greater access to safe, affordable housing in

order to move forward in their studies (M. Novak, personal communication, April 17, 2017). Overall, their mission is in line with the goals of the project. Non-profit housing developers have experience providing housing to diverse populations with specific needs.

Recommendations

Despite the barriers discussed in this paper, several options explored can be layered to create an effective housing development for students and other Brooklyn Park community members in need of affordable housing. There are several we find to have the greatest potential and recommend for further exploration and implementation. Partnering with a non-profit developer that is experienced in executing mission-driven projects tailored to the needs and specifications of clients could prove extremely valuable. A non-profit developer's knowledge could help capture the desired population, NHCC students, in a project that will require a creative, likely indirect approach in targeting them. We also suggest creating a mixed-use project with a resource space and grocery store, the latter of which will maximize time efficiency and lower transportation costs for residents; discounts provided to residents at the grocery store, similar to those at the Rise development, would indirectly make living on site more affordable. The THA Moving to Work program is innovative model with great potential in that it could offer direct rental subsidies to NHCC students. Participation would require partnership with the Minneapolis Public Housing Authority or the Metro Housing and Redevelopment Authority. Though it appears there is no direct path to specifically

setting aside units for students, joining several approaches can bring affordable and accessible housing to NHCC students and the broader Brooklyn Park community.

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