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Editorials

EDITORIAL

Snobby or not, co-ops are rare; state needn't intervene more

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THE NOTION of a co-op housing board passing judgment on potential newcomers is inherently distasteful. Even when building residents have legitimate concerns about finances, friendliness, and respect for common property, one can envision the snobbery that might come into play as well.

But whether the process should be made illegal is a different matter. There's no doubt that Massachusetts would be less welcoming if whole neighborhoods were comprised of co-ops, with boards empowered to reject buyers for any reason except legally defined discrimination. But co-ops represent a tiny percentage of Massachusetts housing, providing an option for those who choose to live under greater restrictions than would apply to condominiums. There is not sufficient reason for the Legislature to step in and fundamentally alter such longstanding arrangements, as a bill moving through the committee process would do.

While co-ops are popular in a few places in the country, such as Manhattan, they haven't taken root in Boston. There are good reasons: Unlike in a condominium, where owners hold the deeds to their own units and share responsibility for common areas, co-ops have collective ownership of the entire property. There is one mortgage, and co-op members divide up the costs.

This type of entanglement isn't for everyone, and comes at some financial sacrifice: It's more difficult to resell a co-op than a condo unit. That's because the board must approve new owners - on the reasonable grounds that they'll be sharing full responsibility for the property. Co-ops often involve historic or otherwise specialized properties, such as artists' studios, that require a unique commitment from owners. The infighting that sometimes plagues condo boards would be especially damaging for

a co-op.

When assessing newcomers, co-op boards must follow anti-discrimination laws, but otherwise have wide latitude to reject potential buyers. Some steer away people who will be too noisy, demanding, or litigious; others reject people whose personalities wouldn't fit in.

Such choosiness can sometimes devolve into snobbery, and that's essentially what the wealthy North Shore businessman John P. Walsh claims happened when he tried to buy into a luxurious Beacon Hill co-op. His

outrage has helped fuel a move to prevent co-ops from rejecting buyers for reasons other than financial concerns. The bill's sponsor, state Senator Barry Finegold, says he's not primarily motivated by the Walsh case; he simply feels co-ops are unfairly restrictive.

He would have a stronger case if people were actually losing out on chances to move into certain neighborhoods or live in certain types of housing solely because of snobbery. But the vast majority of housing on Beacon Hill and in other Boston neighborhoods, and the vast majority of multi-family buildings, have no such restrictions. Buyers who don't meet the approval of co-op boards can still find plenty of good housing options nearby. There's no need for the Legislature to step in now and alter agreements that have been in place for decades.

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