

# HARKOV LEWIS NYC

PURCHASER'S GUIDE

[HARKOVLEWIS.COM](http://HARKOVLEWIS.COM)

## Working for you

As one of the most renowned and respected real estate teams in the US, we strive to deliver an experience as exceptional as the properties we represent. Our expert team has well over 100 years of experience in the New York City market and our large deal volume allows us to leverage real-time insights well ahead of conventional updates and market reports.

We use this knowledge to empower our clients, combining hard data with the warmth of human connection, to build long-lasting relationships based on honesty, integrity and respect.

**“Working with Ari and  
the entire Harkov Lewis team  
was an unexpected joy.”**

ROXANNE M, SELLER

[VIEW MORE OF OUR TESTIMONIALS HERE](#)



## The Harkov Lewis Team

Our team, made up of over 20 members, includes a robust and specialized operations and marketing department that handles all administrative, research, marketing, and operational needs. This back end support covers all aspects of the purchasing process from research through to board package preparation and submission, allowing our sales agents to work more efficiently on your behalf by focusing their energies exclusively on helping you source and secure the best home for you with the most attractive terms possible.

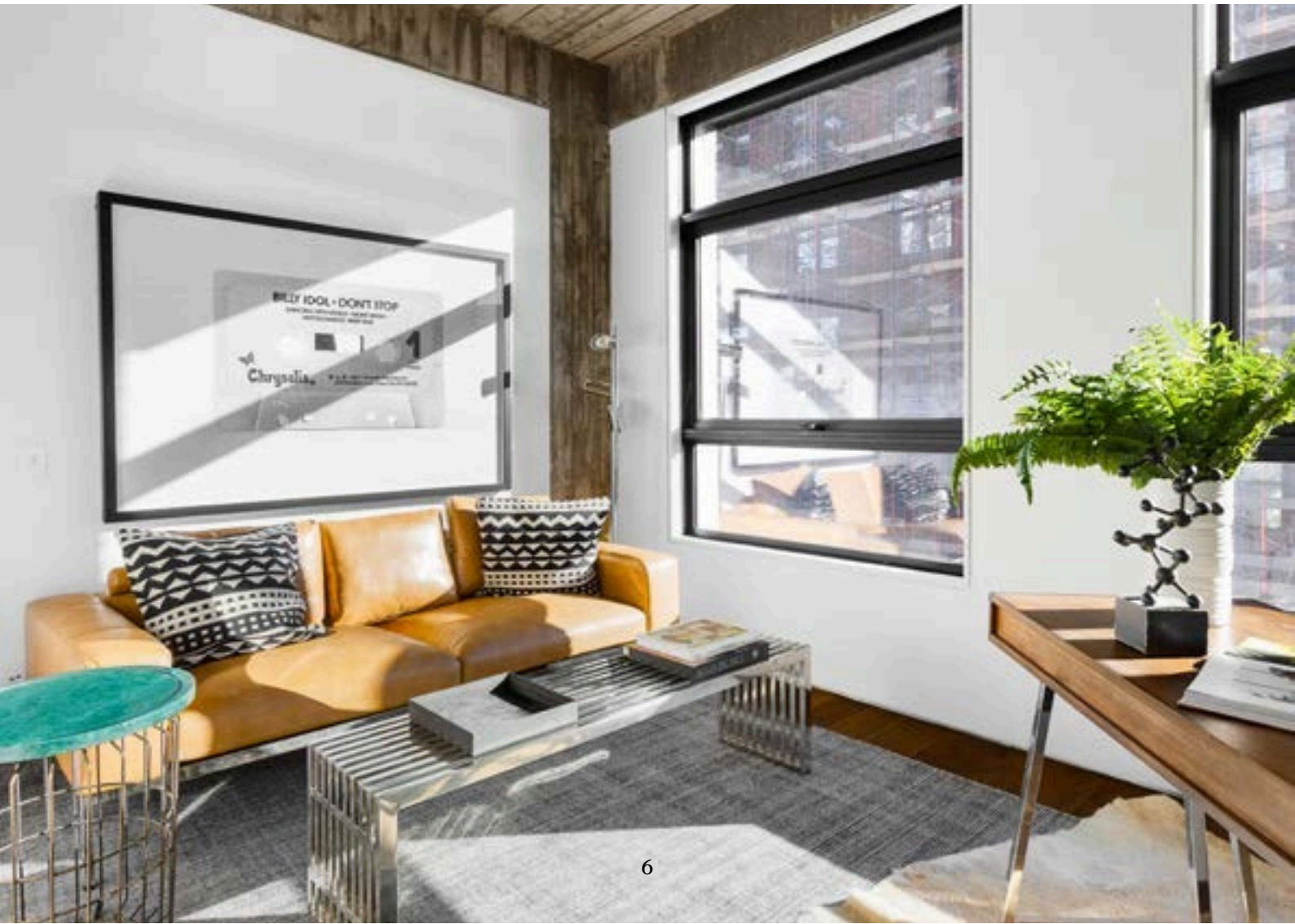
[WATCH OUR TEAM FILM HERE](#)

With extensive contacts in the city we provide access to highly vetted teams of vendors including:

Lenders  
Real Estate Attorneys  
Inspectors  
Homeowners Insurance Companies & Brokers  
Painters  
Handymen  
Contractors & Architects  
Movers

**“The team’s professionalism and integrity are bar none, and we would recommend them without reservations to real estate rookies and veterans alike.”**

R.C. & A.C, BUYERS



## Empowering your Search

Our internal database captures all listings in the RLS (shared listing system between Real Estate Board of New York firms) as well as those on Streeteasy.com, and is the most comprehensive property database for NYC.

We also have access to coming soon, future, and off-market listings that have been entered into the system by other brokers but have not yet hit the public market.

We will set up searches for you to receive updates at a frequency of your choosing with new listings and price changes within your search parameters, sharing these immediately once they have hit our system and often before they are available online.



## Why work with a Buyer's Agent?

### REPRESENTATION

In the largest and most important purchase you will likely ever make, it is crucial to have representation and an advocate working for you. If you go directly to the selling agent you are un-represented – the seller's agent represents the seller's interests.

### EXPERTISE

With 100+ years of collective real estate experience, our insight and understanding of the NYC market has depth and authority. Let us put our years of experience and earned knowledge to work for you.

### TIME SAVED

As experienced buyer specialists, we can save you a tremendous amount of time searching for and identifying suitable properties, arranging showings, conducting research, coordinating the process, managing communications with your attorney, lender, the managing agent, and seller's agent, putting together the coop or condo application, and more. Spend time on your own career or enjoying life and let us provide this concierge service for you.

### REPUTATION

Our business is based upon word of mouth and referrals – our reputation is paramount. This is a long term career for us and we pride ourselves on not being 'typical' brokers. Our agents are highly educated, specialized, experienced, and dedicated. With an unimpeachable reputation both with our clients and within the industry, buyers represented by the Harkov Lewis Team go to the front of the queue in a competitive market.



## Why work with a Buyer's Agent?

### PROFESSIONALS

You use an accountant to handle your taxes, a doctor to diagnose your ailments, and an attorney to manage your legal challenges. Why should real estate be any different?

### COMPETITIVE EDGE

In a market as competitive as NYC, having the right broker on your side that can help structure and present your offer in the best possible light can be the difference between winning and losing out on your dream home.

### QUARTERBACK OF YOUR TEAM

We think of ourselves as quarterbacks, helping you put together and manage your real estate team (attorney, mortgage banker, contractor, etc) – bringing everyone to the finish line and closing on your home..

### STEER CLEAR OF BAD DEALS

We have lost track of the number of times we have met with a seller who made a bad purchase because they were either not advised, or improperly advised, and then have to help them unwind a poorly performing investment. We regularly advise our clients not to do deals that we do not believe are in their best interest.

## Forms of ownership in NYC

### CONDOMINIUMS

The ownership of a condominium apartment is similar to the ownership of real property. A purchaser of a condo takes title by deed for not only the apartment but also a percentage of the building's common areas. Each owner pays property taxes to the city and common charges to the Board of Managers for their individual units. Real estate taxes may be deductible, however common charges are not. The Board of Managers is elected by the condo residents to oversee building operations and enforcement of the "house rules." Condominium transactions include a "right of first refusal" by the Board within 20-30 days from receipt of a completed application.

### COOPERATIVES

Cooperatives, or co-ops, comprise a significant portion of New York City's real estate market. When purchasing a cooperative apartment, one purchases shares of stock in a corporation that owns the building and usually the land beneath. A stock certificate representing the purchased shares and a proprietary lease giving the right to occupy the apartment are conveyed at closing. The size of the apartment and its amenities determine the number of allocated shares, which therefore determines the amount of maintenance. Maintenance fees cover the operating costs of the building such as upkeep of common areas, staff salaries, as well as payment of real estate taxes and interest on any underlying building mortgage.

A Board of Directors, whose duties are to conduct the business of the corporation and oversee the management company of the building, is elected from among the shareholders. Typically, the Board or an interview committee reviews the application of each prospective shareholder or lessee and presides over a personal interview prior to approving any purchase or lease. The Board has the right to approve or deny any applicant without cause. Most co-ops require shareholders to occupy their apartments as primary residences; however, depending on the building, there may be an allowance for subletting.

## Forms of ownership in NYC

### TOWNHOUSE/HOUSE

A purchaser of a townhouse or house receives “fee simple” ownership of real property. The owner is responsible for payment of real estate taxes and expenses such as but not limited to water, electric, gas, as well as insurance. When owning your home, all equipment, repairs and upkeep such as roof, heating/cooling, windows, outdoor structures, hot water, electrical systems, video monitor and anti-theft systems are maintained by the homeowner, unless a property manager is hired. In addition to single family townhomes, some properties are designated as multi-dwelling (i.e., 2-4 family) homes. Homes that are larger than 4 units are considered a commercial purchase.

### COND-OPS

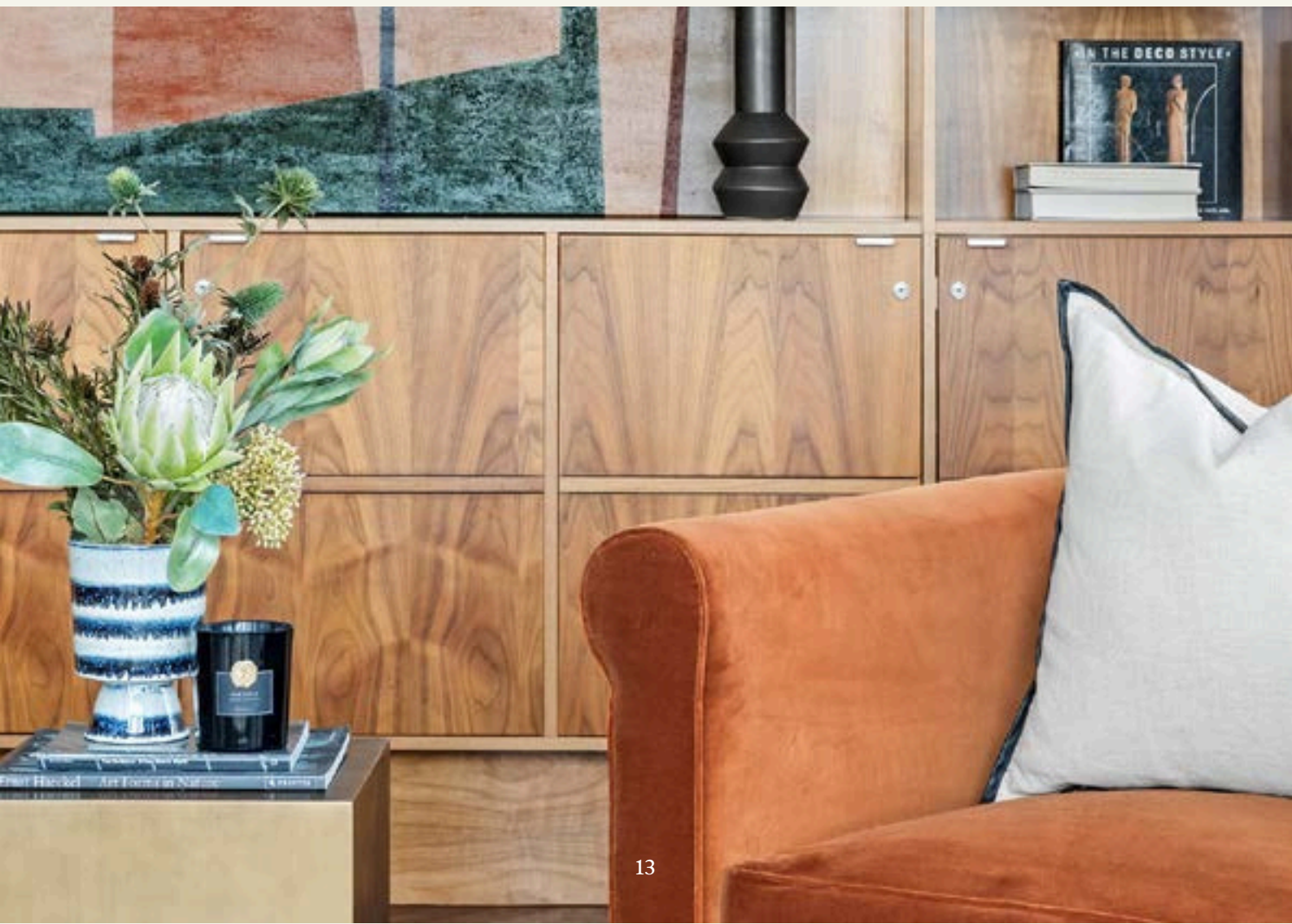
By definition, a cond-op is a residential cooperative where the ground floor (typically commercial units) is converted into a separate condominium owned by either an outside investor or the original Sponsor of the building. Because the owner of the condo is not the owner of the co-op, the co-op does not receive the benefit from the condo income. Cooperatives that operate in the style of a Condominium are commonly yet inaccurately referred to as cond-ops.

## Differences in Ownership Structure

	CONDO	CO-OP	TOWNHOUSE
<b>OWNERSHIP TYPE</b>	Deed / Title	Stock Certificate	Deed / Title
<b>REQUIRED MONTHLY COSTS</b>	Common Charges, RE Taxes, Homeowners Insurance	Maintenance, Homeowners Insurance	RE Taxes, Homeowners Insurance, Water/Sewer Heat/Hot Water
<b>FINANCIAL REQUIREMENTS</b>	Funds to Close	Debt to Income Requirements, Post-closing Liquidity	Subject to Bank Approval
<b>DUE DILIGENCE</b>	Offering Plan, Building Financials, Meeting Minutes, Management Questionnaire	Offering Plan, Building Financials, Meeting Minutes, Management Questionnaire	Inspection of Mechanicals, Roof, Electric, Property and Land
<b>APPROVAL PROCESS</b>	Purchase Application	Board Package and Interview.	Property Inspection and Bank Approval (if applicable)
<b>RENTING OUT / SUBLETTING</b>	At Owner's will subject to technical approval	Subject to Board Approval and might have a time limit and board interview required	At Owner's will but subject to what certificate of occupancy allows
<b>APPROX CLOSING TIME FRAME</b>	2-3 Months from Contract Signing	3-4 Months from Contract Signing	1-2 Months, depending on financing and seller time frame
<b>POTENTIAL ADDITIONAL COSTS</b>	Capital Contribution	Flip Tax	Inspection and Survey
<b>CLOSING COSTS</b>	Ranges from 3-7% of purchase price	Substantially less than that of Real Property	Ranges from 3-7% of purchase price

**“If you are looking to buy or sell an apartment in Manhattan, I highly recommend Warner’s services, without reservation.”**

J.J, BUYER & SELLER



## Estimated Residential Condominium Closing Costs in New York City

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### FOR THE PURCHASER

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OWN ATTORNEY	Approx. \$2,750-\$5,000+, varies as negotiated																		
- Lien search	\$350																		
- Misc. Title charges	Approx. \$500																		
- Title insurance	Consult your Attorney																		
<hr/>																			
MANAGING AGENT FEES																			
- Application	\$500+ or as determined by the Condominium																		
- Closing	\$250+																		
- Credit report (if required)	\$50-\$100/per applicant																		
- Move-in deposit (refundable)	\$500-\$1000, or as determined by the Condominium																		
- Move-in fee (non-refundable)	\$250-\$750, or as determined by the Condominium																		
- Miscellaneous charges by managing agent	Varies																		
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BANK FEES (IF FINANCING)																			
- Application	\$500-\$1,500																		
- Credit Report	\$50-\$100/per applicant																		
- Appraisal	\$750-\$1,500																		
- Mortgage Title Insurance	Consult your Lender																		
- Mortgage Recording Tax	1.8% of entire mortgage on loans under \$500,000;																		
- Short Term Interest	or 1.925% of entire mortgage on loans of \$500,000 or more																		
- Escrows (prepaid taxes and insurance)	Prorated on a per diem basis up to one month																		
- Bank Attorney	Approx. 3+ months of property taxes and insurance \$1,000-\$2,000																		
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COMMON CHARGE ADJUSTMENT	Prorated on a per diem basis up to one month																		
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PROPERTY TAX ADJUSTMENT	Reimbursement of Seller's pre-paid property tax																		
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NEW YORK STATE MANSION TAX (NOT CUMULATIVE)	<table border="0" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Price</th> <th style="text-align: left;">Rate</th> </tr> </thead> <tbody> <tr> <td>\$1,000,000-\$1,999,999</td> <td>1.0%</td> </tr> <tr> <td>\$2,000,000-\$2,999,999</td> <td>1.25%</td> </tr> <tr> <td>\$3,000,000-\$4,999,999</td> <td>1.50%</td> </tr> <tr> <td>\$5,000,000-\$9,999,999</td> <td>2.25%</td> </tr> <tr> <td>\$10,000,000-\$14,999,999</td> <td>3.25%</td> </tr> <tr> <td>\$15,000,000-\$19,999,999</td> <td>3.50%</td> </tr> <tr> <td>\$20,000,000-\$24,999,999</td> <td>3.75%</td> </tr> <tr> <td>\$25,000,000 or more</td> <td>3.90%</td> </tr> </tbody> </table>	Price	Rate	\$1,000,000-\$1,999,999	1.0%	\$2,000,000-\$2,999,999	1.25%	\$3,000,000-\$4,999,999	1.50%	\$5,000,000-\$9,999,999	2.25%	\$10,000,000-\$14,999,999	3.25%	\$15,000,000-\$19,999,999	3.50%	\$20,000,000-\$24,999,999	3.75%	\$25,000,000 or more	3.90%
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APARTMENT INSURANCE OR HOMEOWNER'S POLICY REQUIRED BY LENDER	Varies. Consult Insurance Agent																		
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CAPITAL CONTRIBUTION	Certain Condominiums, formula varies																		
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All costs are estimated, and will vary based on transaction details, changes in rates and taxes, and other factors.  
No representation is made as to the accuracy of these estimates. Parties to transaction must consult their own Counsel  
and refer to transaction details for verification of all costs.

## Additional Estimated Closing Costs for New Development/Sponsor Sales

FOR THE PURCHASER			
SPONSOR'S ATTORNEY FEES	\$2,500+		
SPONSOR'S NYC TRANSFER TAX*	Residential (1-3 Family House, Individual Condo or Co-op Unit): \$500,000 or less = 1% of purchase price Greater than \$500,000 = 1.425% of purchase price All Other Transfers: \$500,000 or less = 1.425% of purchase price Greater than \$500,000 = 2.625% of purchase price		
SPONSOR'S NEW YORK STATE TRANSFER TAX*	<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">Price \$2,999,999 and less \$3,000,000 or more</td> <td style="width: 50%; border: none; text-align: right;">Transfer Tax 0.40% 0.65%</td> </tr> </table>	Price \$2,999,999 and less \$3,000,000 or more	Transfer Tax 0.40% 0.65%
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RESIDENT MANAGER (SUPER)'S UNIT	If applicable, calculated based on Purchaser's percentage of common interest in the building		
WORKING CAPITAL FUND CONTRIBUTION	One-time fee of approximately 1 to 2 months of common charges		

\*The transfer taxes are calculated and added to the purchase price (for tax purposes only) and then recalculated based on the higher price (may trigger Mansion Tax). These may be negotiable.  
All costs are estimated, and will vary based on transaction details, changes in rates and taxes, and other factors.  
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## Estimated Residential Co-op Closing Costs in New York City

### FOR THE PURCHASER

OWN ATTORNEY - Lien Search	Approx. \$2,750-\$5,000+, varies as negotiated \$350
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#### MANAGING AGENT FEES

- Application	\$500+, or as determined by the Co-op
- Closing	\$250+
- Credit Report	\$50-\$100/per applicant
- Move-in Deposit (refundable)	\$500-\$1000, or as determined by the Co-op
- Move-in Fee (non-refundable)	\$250-\$750, or as determined by the Co-op
- Recognition Agreement Review	\$250
- Miscellaneous charges by Managing Agent	Varies

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#### BANK FEES (IF FINANCING)

- Application	\$500-\$1,500
- Credit Report	\$50-\$100/per applicant
- Appraisal	\$750-\$1,500
- Short Term Interest	One month max (prorated for month of closing)
- UCC-1 Filing	\$75-\$100
- Bank Attorney	\$850-\$1,750

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#### MAINTENANCE ADJUSTMENT

Approx. 1 month (prorated for month of closing)

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	Price	Rate
NEW YORK STATE MANSION TAX (NOT CUMULATIVE)	\$1,000,000-\$1,999,999	1.0%
	\$2,000,000-\$2,999,999	1.25%
	\$3,000,000-\$4,999,999	1.50%
	\$5,000,000-\$9,999,999	2.25%
	\$10,000,000-\$14,999,999	3.25%
	\$15,000,000-\$19,999,999	3.50%
	\$20,000,000-\$24,999,999	3.75%
	\$25,000,000 or more	3.90%

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APARTMENT INSURANCE OR HOMEOWNER'S POLICY REQUIRED BY LENDER	Varies. Consult Insurance Agent
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FLIP TAX	Certain Co-ops, formula varies
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## Additional Estimated Closing Costs for New Development/Sponsor Sales

### FOR THE PURCHASER

SPONSOR'S ATTORNEY FEES	\$2,500+												
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WORKING CAPITAL FUND CONTRIBUTION	One-time fee of approximately 1 to 2 months of common charges												

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## Estimated Residential Townhouse/House Closing Costs in New York City

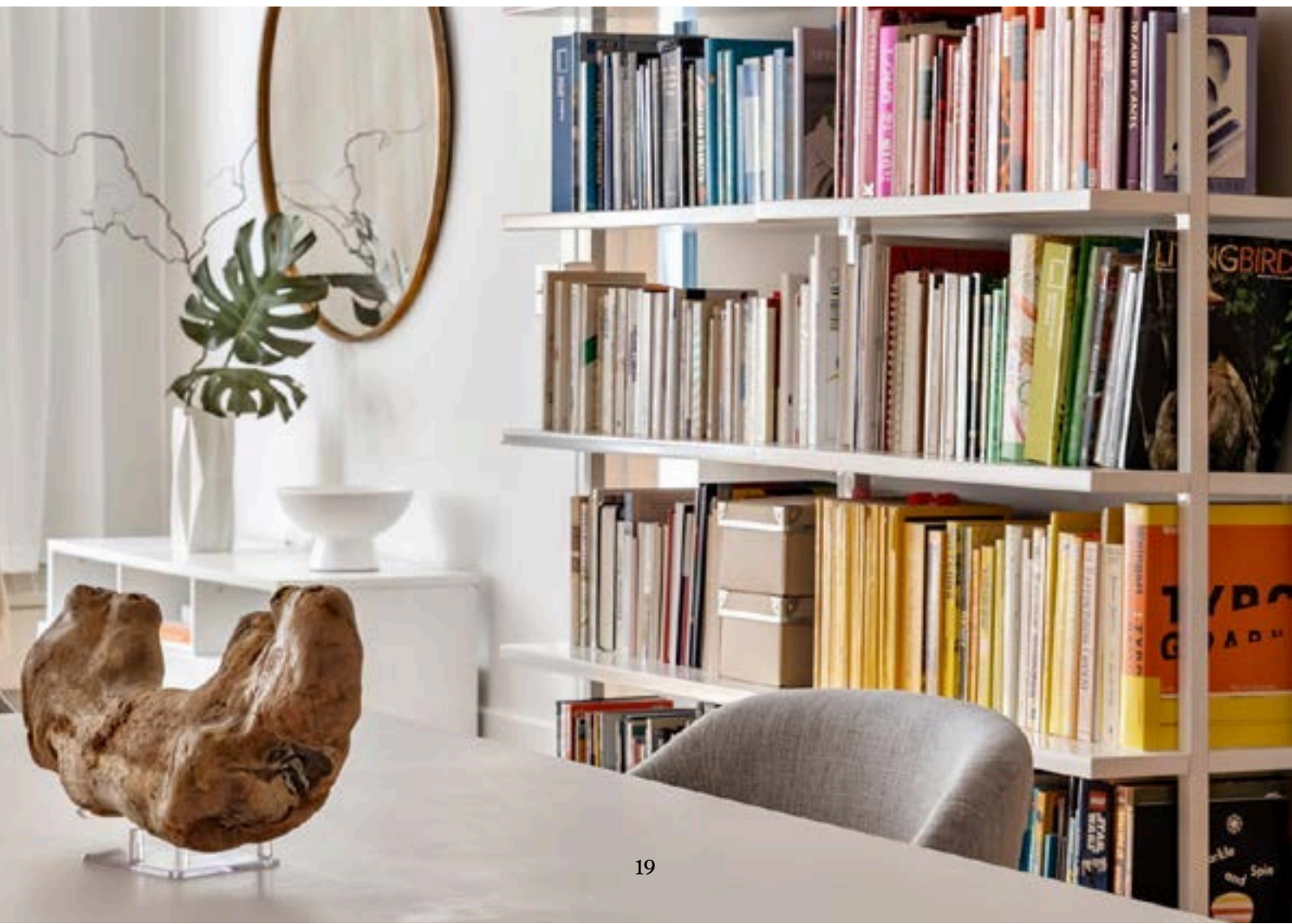
### FOR THE PURCHASER

<p>OWN ATTORNEY</p> <ul style="list-style-type: none"> <li>- Misc. Title Charges</li> <li>- Title Insurance</li> <li>- Deed Recording Fee</li> </ul>	<p>Approx. \$3,000-\$5,000+, varies as negotiated</p> <p>Approx. \$500</p> <p>Consult your Attorney</p> <p>\$250-\$750</p>																		
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<p>BANK FEES (IF FINANCING)</p> <ul style="list-style-type: none"> <li>- Application</li> <li>- Credit Report</li> <li>- Appraisal</li> <li>- Mortgage Title Insurance</li> <li>- Mortgage Recording Tax</li> <li>- Short Term Interest</li> <li>- Escrows (prepaid taxes and insurance)</li> <li>- Bank Attorney</li> </ul>	<p>\$500-\$1,500</p> <p>\$50-\$100/per applicant</p> <p>\$750-\$2,500</p> <p>Consult your Lender</p> <p>1.8% of entire mortgage on loans under \$500,000; or 1.925% of entire mortgage on loans of \$500,000 or more</p> <p>One month max (prorated on a per diem basis for month of closing)</p> <p>Approx. 3+ months of property taxes and insurance</p> <p>\$1,000-\$2,000</p>																		
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<p>HOMEOWNER'S POLICY REQUIRED BY LENDER</p>	<p>Annual amount of homeowner's insurance premium</p>																		
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**“Kerrie was amazing to work with!  
Was great about maximizing how many places  
we saw, was able to answer any questions I had,  
and really took into consideration what  
I was looking for!”**

RAJVEER B, BUYER



## Additional Guidance

### FINANCING AND PRE APPROVAL LETTERS

*If you intend to finance some of your purchase, obtaining a pre approval letter early on in the process is imperative for the following reasons*

If there are any issues, concerns, or surprises with regard to credit or any other items you can clear these up right away.

You'll need to confirm the amount of financing you are able to obtain to verify your budget so you don't invest valuable time and energy and/or fall in love with a property you can't afford.

The NYC market moves extremely quickly and if you wait to obtain a pre-approval until you've found a property you want to bid on you may lose the property while waiting for your letter.

Sellers will not take an offer seriously without a pre-approval letter. Please let us know if you would like recommendations for mortgage bankers / brokers.

### NYC REAL ESTATE ATTORNEYS

To purchase a property in NYC you will need a NYC-based real estate attorney who specializes in handling residential transactions. Out of town attorneys, non-real estate attorneys, and those who typically handle other types of property transactions, often miss important details, misinterpret standard practices, cause unnecessary delays, and do not have the experience to handle the particular issues that can and often arise in the purchase of residential property in New York City. NYC residential real estate attorneys typically charge a flat fee ranging from \$3,000 - \$5,000 per transaction depending on the size and complexity of the transaction. Please let us know if you would like recommendations for a real estate attorney.

# The Buying Process

## OUR STEP-BY-STEP GUIDE

Obtain pre-approval letter if financing or proof of funds statement if paying cash.

Determine search parameters – location, budget, size, property type(s), etc. & set up search with email feed.

Initial listings review.

Sunday open houses & weekday appointments.

Identify property of interest, run valuation, review building, and prepare offer with supporting documents.

Negotiate offer and agree on terms.

Seller's agent will draft deal sheet with all transaction details and transmit to attorneys.

Contract review / due diligence / inspection  
– typically 1-2 weeks.

Contract signing & deposit submission  
(typically 10% of purchase price).

Board package preparation and submission  
if purchasing in a condo or co-op.

Board interview if purchasing in a co-op.

Approval!

Bank clear to close, if financing.

Attorneys schedule closing.

Final walk through.

CLOSING!

**““You guys were exceptional.  
We were super impressed with your  
professionalism and responsiveness  
through the whole process.”**

P. RAPPAPORT & K SOONG, BUYERS



# Final walk through checklist

1 of 2

The final walk through ensures the home is in the same condition as when you signed the contract (minus normal wear and tear) and confirms any punch list / inspection issues that were agreed upon have been addressed.

## WHAT TO BRING

Phone Charger

Tape Measure (if you want)

## ELECTRICAL OUTLETS

Make sure faceplates are installed properly.

Ensure light fixtures are installed and in working condition.

## KITCHEN

Turn on dishwasher.

Turn on oven.

Turn on every burner on the stove.

Check vent and lights.

Test microwave.

Check each kitchen cabinet ensuring hinges/drawers are operable.

Run water in sink until hot.

Test garbage disposal.

Run washer/dryer.

# Final walk through checklist

2 of 2

## BATHROOM(S)

Run water from all faucets to test for heating time, water pressure and any leaking under cabinets or around caulking.

Flush all toilets.

Check all tiles for breaks and cracks.

Check caulking everywhere to make sure it is neat and clean.

## HEATING & COOLING UNITS

Test all A/C units and heating units and/or test the HVAC system by turning the thermostat to high for heat and low to cool.

## FLOORS & WALLS

Check floors are even and properly installed and finished with no stains, marks, or loose boards.

Check walls for even paint ensuring there are no dents, scratches, discoloration or signs of water damage.

## MISCELLANEOUS

Ensure doorbell, intercom and alarm systems are functioning properly.

Check that there is a smoke detector.

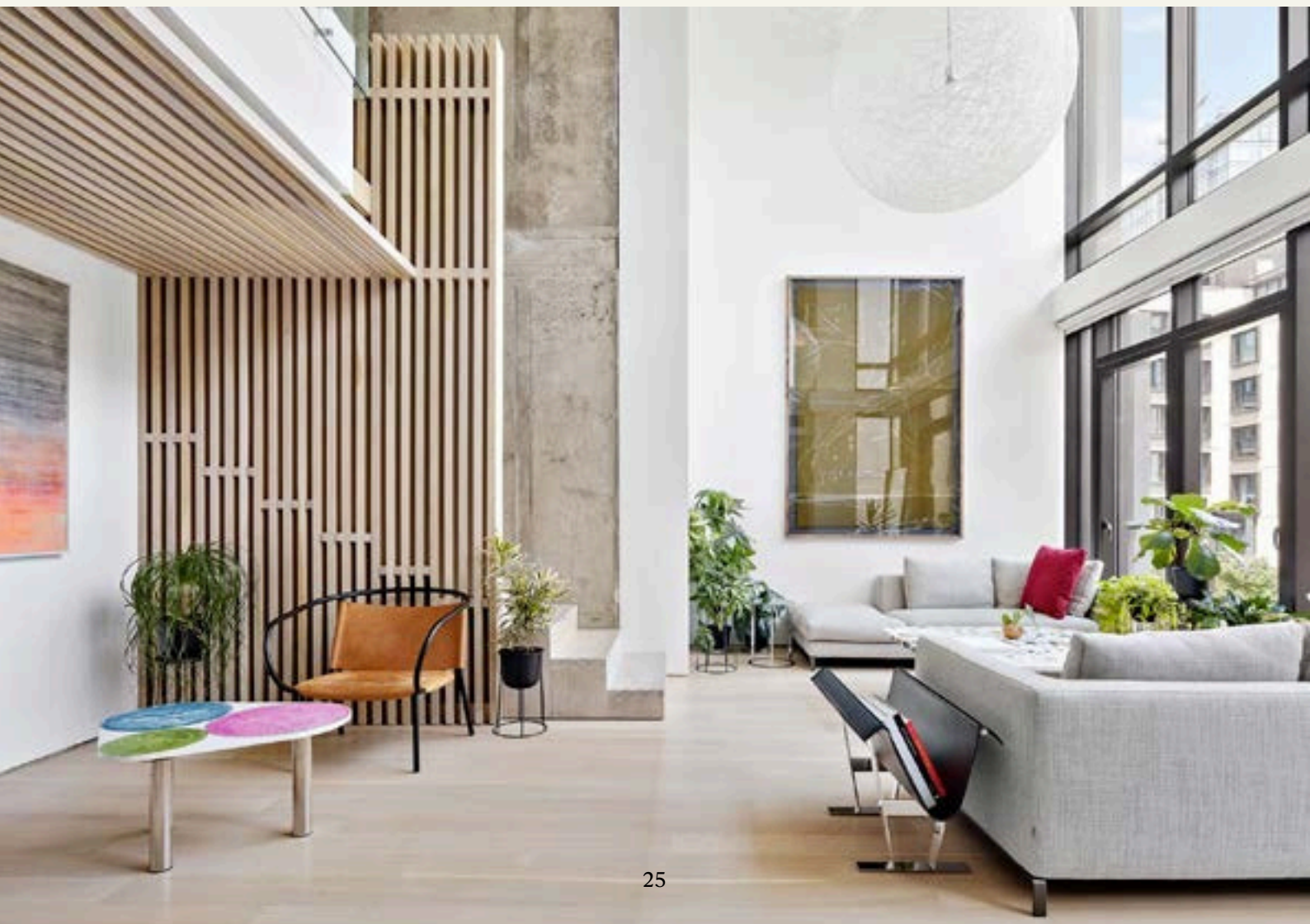
Check that windows open and close easily and are sealed properly.

Open and close all doors making sure they don't stick or scrape the floor.



**“Ari is a consummate professional. He approaches his work with great attention to detail and an impressive level of integrity. We wish all real estate agents would conduct their business like him.”**

LAUREN & SERGIO M, BUYERS



THE HARKOV LEWIS TEAM

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New York, NY 10012  
(212) 381-4246  
[harkovlewis@bhsusa.com](mailto:harkovlewis@bhsusa.com)



TEAM PRINCIPLES  
ARI HARKOV & WARNER LEWIS