



A FIELD GUIDE · BROOKLYN HEIGHTS CO-OPS

The Heights Handbook

*Your home, your pace.
I'll bring the plan.*

Selling, or buying, a co-op apartment in Brooklyn Heights: the shares, the board, and a plan that respects both.

Start with a conversation →

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Before You Read

The fine print for this handbook, in one place.

NO GUARANTEES

No agent can guarantee a sale price, profit, buyer behavior, lender decision, appraisal outcome, timeline, closing date or a co-op board's approval.

This handbook is educational only. It is not legal, tax, financial, lending or fair-housing advice. Every co-op sets its own rules in its bylaws, proprietary lease and house rules; review them, and the building's financial statements, with a licensed real estate attorney, accountant or lender before you decide.

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I CHAPTER I · CONSIDER The Question Behind the Sale

Before the price, before the paperwork, there is usually one question.

ELEANOR HAS LIVED in 4B for thirty-one years. She knows which radiator knocks first in October and how the late light crosses the floorboards. For three years she had weighed a move, and for three years she had put it off.

It wasn't the market that held her back. It was the thought of strangers opening her closets, and of a board she knew weighing in once more. When she called me, she didn't ask what 4B was worth. She asked whether she could sell "without the building feeling like a fishbowl." That question is the whole assignment.

A co-op sale is an introduction: the apartment to the buyer, and the buyer to the building.

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First, a short note from me. → P. 4

A Note Before You Begin

What this handbook covers, and why you set the pace.



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Co-ops reward preparation more than almost any other kind of home in New York. The shares, the proprietary lease, the board package and the interview all have a rhythm, and when you know it in advance, the process feels calm instead of exposed.

I'm Shalinthia Miles, a licensed real estate salesperson serving Brooklyn, Queens and the Bronx. This handbook follows Eleanor through her sale and Daniel and Priya through their purchase: what a co-op is, what maintenance pays for, how to get board-ready, and the questions worth asking before you list or offer.

Use whatever helps and skip what doesn't. When you'd like to talk it through, I'm here.

Shalinthia

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Not sure where you stand yet? Start with a short video call, your questions first.

Book a discovery call →

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II CHAPTER II · LEARN

What a Co-op Actually Is

One fact explains the interview, the financials and the rules.

STRIP AWAY THE MYSTIQUE and a co-op is simple. You don't receive a deed. You buy shares in the corporation that owns the building, and with them a proprietary lease that gives you the right to live in your apartment.

That one fact shapes everything else. Each building's bylaws, proprietary lease and house rules set how buyers are approved, whether there's a flip tax and who pays it, and the rules on subletting and renovation. In most co-ops, the board's approval of the buyer is a condition of the sale.

So pricing a co-op means weighing three things at once: the apartment, the building's financial health, and the building's own rules. Two identical floor plans in different buildings can be valued differently for exactly those reasons.

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What your maintenance actually pays for. → P. 6

What Your Maintenance Pays For

Read what it covers before you judge the number.

Operations	Staff, heat, water, insurance and day-to-day repairs.
Property tax	The building's real estate taxes, shared among shareholders.
Underlying mortgage	Payments on the building's own loan, where it has one.
Reserves	Savings for roofs, boilers and facades, where the building sets money aside.

ASSESSMENTS ARE SEPARATE

A board may add a special charge for a specific project, such as repointing or a new boiler. Ask whether any are planned.

BEFORE YOU LIST, ASK THE MANAGING AGENT FOR

- ☐ The building's recent financial statements
- ☐ The proprietary lease and current house rules
- ☐ Any flip-tax terms, and who pays
- ☐ The board package requirements for buyers
- ☐ Any current or planned assessments

Surprises found early are strategy. Found late, they're concessions.

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Want a second pair of eyes on your building's documents? We'll go through them together.

Talk through your building →

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CHAPTER III · PREPARE

III Four Movements, One Plan

Eleanor's sale moved in four parts. Each one makes the next easier.

I

PRE-LISTING WALKTHROUGH

Sixty unhurried minutes in your home: what to repair, what to refresh and what to leave alone.

II

HOME LISTING CONSULTATION

Pricing with the building in mind: recent co-op sales, the financials, any flip tax, and a marketing story worthy of the apartment.

III

OFFER REVIEW **ONCE WE'RE WORKING TOGETHER**

Every offer read line by line. In a co-op, the buyer's finances and board package can matter as much as price.

IV

CLOSING PREP **ONCE WE'RE WORKING TOGETHER**

The final walkthrough, the managing agent's paperwork, and any flip tax paid on schedule, with payment details confirmed by phone, never by email alone.

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Start with a conversation about your home and your building, before anything is listed.

[Talk about selling your co-op →](#)

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CHAPTER IV · THE BOARD

IV Facing the Board Without Fear

The package does the talking long before the interview.

IN MOST CO-OPS, the sale isn't final until the board approves the buyer. Eleanor's worry wasn't for herself. It was for the building. "I don't want to hand my neighbors a problem," she told me.

So we treated her buyers' board package as what it really is: a biography with bank statements. Financial statements, reference letters and a cover letter in the buyers' own voice were assembled with care and checked before the board ever saw them.

Each building sets its own package and process. A complete, well-organized package helps a board do its job. It can't promise approval, but it answers the avoidable questions before anyone has to ask.

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Five moves to board-ready. → P. 9

Board-Ready in Five Moves

A checklist for buyers, and for the sellers who depend on them.

-
- I FINANCIALS, CLEANLY ORGANIZED**
Statements gathered in the format the building asks for, with nothing left to explain.

 - 2 LETTERS THAT SOUND LIKE PEOPLE**
References written in a real voice, never a template.

 - 3 HOUSE RULES, READ EARLY**
The proprietary lease and house rules read and acknowledged before the interview.

 - 4 FEES CONFIRMED IN WRITING**
Any flip tax, move-in fees and deposits confirmed by the managing agent.

 - 5 A PRACTICE CONVERSATION**
A calm run-through beforehand, so nothing in the interview feels like a surprise.
-

FOR SELLERS

Your buyer's package shapes your sale too. Ask how your agent reviews it before it goes to the board.

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Selling? We'll price and prepare with the board in mind from day one.

Price with the board in mind →

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CHAPTER IV · THE BUYER'S SIDE

The Search, Honestly Told

ACROSS THE CLOSING TABLE from Eleanor stood Daniel and Priya, first-time co-op buyers who were ready to own. They arrived with a spreadsheet, a pre-approval and a common assumption: that this would feel like a friend's condo purchase.

It doesn't. Many boards set their own down-payment and reserve requirements, so the money has two audiences: the lender and the board. The timeline bends around the building's financials, the interview and the managing agent's calendar, and the offer has to be built to survive the board's reading.

None of this is an obstacle. It's choreography, and choreography can be learned. Private showings and offer strategy come next, once we're working together.

ASK YOUR LENDER

Do you lend in this building, and how often have you worked with co-op boards in Brooklyn? The answer can matter as much as the rate.

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Buying? Start with the building and the board, before you fall for a floor plan.

[Book a buyer consultation →](#)

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CHAPTER V · DECIDE · PATH 1 OF 3

Selling: Start With a Plan

For owners leaning toward a sale who want it handled quietly and well.



SELLING

A plan that respects your building, your board and your privacy, before anything is listed.

HOW IT CAN PLAY OUT

AN OWNER WALKS the rooms of a garden-level co-op on Willow Street, deciding what to fix and what to leave alone before anyone else sees it. A first consultation turns a long list of worries into a short, ordered plan.

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A consultation about your home and your building, ending in a plan you keep either way.

Book a home listing consultation →

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CHAPTER V · DECIDE · PATH 2 OF 3

Buying: Start With the Building

For buyers who want to understand the board before they fall for a floor plan.



BUYING

The budget, the board's requirements and the building's health, understood before you offer.

HOW IT CAN PLAY OUT

A FIRST-TIME BUYER tours a prewar elevator building near the Promenade and asks how its board reads offers before choosing one. The answer shapes the offer, the timeline and the questions for the lender.

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A consultation that starts with buildings and boards.

[Book a buyer consultation →](#)

PREFER TO TEXT?

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CHAPTER V · DECIDE · PATH 3 OF 3

Not Sure Yet: Start With a Conversation

For anyone weighing sell, stay or wait, who wants one straight answer first.



NOT SURE

One question answered honestly, with no plan or commitment expected.

HOW IT CAN PLAY OUT

AN OWNER of a Remsen Street co-op, weighing whether to sell or stay, starts with a short video call and a list of questions. By the end, the next step is clear, even if that step is waiting.

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A short video call, your questions first.

[Book a discovery call →](#)

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EPILOGUE · DECIDE

The Same Light, a New Season

On the morning of her closing, Eleanor walked the Promenade one last time as the owner of 4B. The package had answered the board's questions before they were asked, and her building welcomed its new neighbors without a fishbowl in sight.

"I thought selling would feel like leaving," she said. "It felt like handing over something I'd taken good care of." Every co-op sale is a handoff, and done well, it honors the seller, the buyer and the building at once.

She set the pace. I brought the plan.

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Your turn. → P. 15

Your Chapter Begins With a Question

*What would selling your co-op need to feel private,
not like a fishbowl?*

Bring that question to me. Call, text a keyword or book a time below; you choose the depth. No obligation, and this handbook is yours to keep whatever you decide.



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Choose how we meet →

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SELLCOOP

Talk about selling

BUYCOOP

Plan my co-op purchase

HEIGHTS

Start with a quick call

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