



Dear ,

The Board Members of Harbor Town 1 (HT1) has been working for over a year to overcome what can only be termed as the mismanagement by First Service Residential (FSR). Our projects, finances and planning for the future of our Townhouse Community is our concern and foremost responsibility.

Our board has been frustrated by FSR's failure to respond to the demands in the enclosed legal letter. Essentially we do not have control of our finances, contractors are not paid on time which resulted in no discounts, and delays in approvals of work. We had emergency situations where we could not get repair work approved which resulted in more damage, higher costs and emotional stress for the homeowner.

This experience has motivated the board to seek another management option. However, our contract with FSR can only be broken upon a 90 day notice before the end of 2026. The HT1 Board will keep you informed through our new Website: <https://HarborTown1Haverstraw.com> as we move through the current year.

In addition we have instituted an application process for work orders and maintenance. Protocols for maintenance:

1. Fill out the maintenance for online  
at <https://HarborTown1Haverstraw.com/maintenance>
2. The board will determine through the By-laws if the HOA is responsible.
3. The HOA will get 2 contractor bids for the job.
4. You will be contacted by the board by phone.
5. **DO NOT CONTACT CONTRACTORS FOR HOA COVERED JOBS ON YOUR OWN. Follow directions above.**
6. \* We look forward to working through any problems and concerns you have as we move into our future.

**\*Below, is the legal letter sent to First Service Residential**

# GETTINGER WALDINGER MONTELEONE GUSHUE & HOLLIS, LLP



JOHN H. GETTINGER ∇  
STEVEN E. WALDINGER ◊  
GREGORY A. MONTELEONE ◊  
HEATHER R. GUSHUE Δ  
P. DANIEL HOLLIS III  
SARA M. O'SHEA

ATTORNEYS AT LAW  
118 NORTH BEDFORD ROAD, SUITE 300  
MOUNT KISCO, N.Y. 10549

(914) 666-8033 FAX: (914) 666-4459  
www.kiscolawfirm.com

OF COUNSEL  
MONA D. SHAPIRO  
MICHAEL J. RIOLO  
CHRISTOPHER DU P. ROOSEVELT

∇ Also Admitted in California  
◊ Also Admitted in Connecticut  
Δ Also Admitted in Florida

BY OVERNIGHT MAIL

January 16, 2026

Mr. David Diestal  
Firstservice Residential Midatlantic, LLC  
21 Christopher Way  
Eatontown, NJ 07724

Re: Harbor Town I Condominium ("Harbor I")

Dear Mr. Diestal:

We have been retained by Harbor I, which is managed by FirstService Residential Midatlantic LLC pursuant to a Community Association Management Agreement.

The Board has become increasingly concerned with respect to various issues including, but not limited to: the failure to properly and timely repair roof and deck leaks; the failure to properly bid and oversee maintenance and repairs of the Common Elements; and the failure to adequately maintain the gardens, grounds, and the well used to supplement the irrigation system.

In addition, the Board has identified significant financial issues including, but not limited to:

- Inappropriate payments for expenses of other entities;
- Failure to distribute approximately \$200,000 in tax refunds to Harbor I unit owners;
- Payments made for insurance covering other condominiums;
- Potential double payments for flood insurance which could amount to approximately \$40,000 per year;
- Payments made on behalf of Ginsburg Corporation rental properties for unidentified goods or services;
- An unexplained charge of approximately \$80,000 for "doors";
- Loans to other associations without Board approval, specifically a \$35,000 loan to Bayside HOA as acknowledged by president Richard Sena;
- Operating at a net loss for the last 5 years;
- Unauthorized use of an architect at a cost of \$93,150;

- Unnecessary power washing of the buildings at a cost of \$53,000; and
- Repeated unauthorized transfer of funds from Harbor I's reserve account to its operating account without knowledge or consent of the Board.

Finally, the Board is concerned that there has been an ongoing failure to timely approve contractors and promptly remit payments, resulting in the loss of discounts and the potential imposition of penalties.

In light of the foregoing, the Board has determined that the following actions must be completed no later than **March 1, 2026**:

1. FirstService Residential shall transfer all Harbor I account balances into accounts clearly identified as belonging to Harbor I at a local financial institution with all control and signing privileges given solely to members of the Board;
2. Any disbursement of more than \$1,000 shall require the approval of two members of the Board;
3. FirstService Residential shall provide a written report detailing the status of the approximately \$200,000 in tax refunds held in Harbor I's reserve account, including a full explanation as to why these funds have not been returned to unit owners and why they were retained without notice to the Board;
4. No transfers of funds within or between Harbor I accounts shall occur without the prior approval of the Board;
5. FirstService Residential shall make available for Board review all Harbor I financial records and activity from January 1, 2019 through December 31, 2025, including copies of all actual vendor invoices; and
6. Monthly financial statements will be provided to the Board no later than 20 days after the month end.

The Board requests a written response to all of the issues enumerated above no later than February 1, 2026 so that it can evaluate Harbor I's options for management through 2026 and into 2027.

Sincerely,



Steven E. Waldinger

SEW:jc

HarborTown1Haverstraw  
Website

Harbors at Haverstraw  
Resident Connect Website



Harbors Town 1

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United States of America

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