



MARISOL DIAZ-GORDON

ACS System president Ahmad Reyaz will negotiate with Nassau's IDA for building renovation tax breaks.

## HVAC FIRM MOVING TO LI FROM WESTCHESTER

BY JAMES T. MADORE  
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A Westchester County-based installer of heating and air conditioning systems has decided to move to Nassau County instead of out of state, the company's attorney said.

Nicholas Terzulli, a real estate attorney for ACS System Associates Inc., said the company has committed to purchasing two buildings: one in Woodbury for use as an office, warehouse and factory and another in New Cassel to be a metal fabrication shop and storage space.

Terzulli said ACS scrapped plans to move to New Jersey

or elsewhere in New York State after meeting with the county's Industrial Development Agency in September. "They're coming to Nassau," he said recently.

The IDA has agreed to negotiate tax breaks for a 38,000-square-foot building at 101 New South Rd. in Woodbury and a 28,550-square-foot building at 118-130 Swalm St. in New Cassel.

The \$12.4 million project will create 194 jobs in Nassau within three years, many of them held by people who now work at ACS' operation in Mount Vernon. The company plans to keep a small office there with about 10 workers.

"The heart of the business will be located on Long Island," Terzulli told the IDA board this month.

Average salaries range from \$40,000 to \$120,000 per year, excluding medical insurance and retirement benefits, records show.

ACS is owned by Ahmad Reyaz, a mechanical engineer who resides in Laurel Hollow. ACS has supplied ventilation systems to the World Trade Center, Kennedy Airport, Sagamore Hill, public housing projects and Stony Brook University.

The company is one of the largest minority-owned contractors in the metropolitan area, Terzulli said.

# Loan deception at issue in audit

The Associated Press

One of the nation's largest student loan servicing companies may have driven tens of thousands of borrowers struggling with their debts into higher-cost repayment plans.

That's the finding of a Department of Education audit of practices at Navient Corp., the nation's third-largest student loan servicing company.

The conclusions of the 2017 audit, which until now have been kept from the public and were obtained by The Associated Press, appear to support federal and state lawsuits that accuse Navient of boosting its profits by steering some borrowers into the high-cost plans without discussing options that would have been less costly in the long run.

The education department has not shared the audit's findings with the plaintiffs in the lawsuits. In fact, even while knowing of its conclusions, the department repeatedly argued that state and other federal authorities do not have jurisdiction over Navient's business practices.

"The existence of this audit makes the Department of Education's position all the more disturbing," said Aaron Ament, president of the National Student Legal Defense Network, who worked for the Department of Education under President Barack Obama.

The AP received a copy of

the audit and other documents from the office of Sen. Elizabeth Warren (D-Mass.), who has been a vocal critic of Navient and has publicly supported the lawsuits against the company as well as questioning the policies of the Department of Education, currently run by President Trump's Secretary of Education, Betsy DeVos. Warren is considered a potential presidential candidate in 2020.

Navient disputed the audit's conclusions in its response to the Department of Education and has denied the allegations in the lawsuits. One point the company makes in its defense is that its contract with the education department doesn't require its customer service representatives to mention all options available to the borrower.

However, the five states suing Navient — Illinois, Pennsylvania, Washington, California and Mississippi — say the behavior breaks their laws regarding consumer protection. The Consumer Financial Protection Bureau says in its own lawsuit the practices are unfair, deceptive and abusive and break federal consumer protection laws.

Of the five states that filed lawsuits against Navient, only Illinois and Pennsylvania were even aware of the audit, and they said they did not receive their copies from the Department of Education.

## Renovated lobby at Southside Hospital opens

BY DAVID REICH-HALE  
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Northwell Health has opened a \$1.4 million renovated lobby and front entrance at Southside Hospital in Bay Shore.

The New Hyde Park-based health system said the lobby has been expanded to 5,140 square feet, which is 25 percent larger than the original.

The lobby includes a cafe and coffee bar, as well as a Vivo Health Pharmacy. Vivo is a Northwell-operated pharmacy that has locations at various hospitals run by the health system.



NORTHWELL HEALTH

Northwell Health has opened its new lobby space at the hospital in Bay Shore, paid for in part by a Bohlsen family donation.

"We've knocked down walls and are using what used to be isolated areas to make it a far

more welcoming, open space," said Donna Moravick, Southside's executive director.

As part of the renovation, the hospital's chapel has been relocated to the hallway near the cafeteria.

Northwell said the renovations were paid for, in part, by a donation from the Bohlsen family. The Bohlsens have a history of donating to Southside; the hospital's Bohlsen Family Emergency Department is named for the family.

The lobby is one step in an overhaul of the facility and its grounds. Southside said earlier this year it plans to build a five-story employee parking garage and a new pavilion for private

patient rooms.

The pavilion would include 90 private rooms, four operating rooms and 48 pre- and post-operative holding rooms. The garage would add 1,040 employee parking spaces, leaving the hospital's existing 940 spaces open for patients and visitors.

The hospital plans to tear down a building it owns on the northeast side of the campus to build the multistory garage.

Northwell Health is the largest private employer in New York, with about 66,000 employees.