

**ECONOMIC DEVELOPMENT & ENERGY COMMITTEE MEETING
HELD IN ROOM 318 OF THE
PUTNAM COUNTY OFFICE BUILDING
CARMEL, NEW YORK 10512**

Members: Chairman Gouldman, Legislators Addonizio & Sayegh

Tuesday

6:30 P.M.

February 13, 2018

The meeting was called to order at 6:30 P.M. by Chairman Gouldman who led in the Pledge of Allegiance. Upon roll call, Legislators Addonizio, Sayegh and Chairman Gouldman were present.

Item #3 – Approval of Minutes – September 14, 2017 & October 10, 2017

Chairman Gouldman accepted the minutes as submitted.

Item #4 – Presentation/Mid-Hudson Better Business Bureau Executive Director Brian Rauer *(copy of Power Point attached to minutes)*

- a. Services the Better Business Bureau provided**
- b. Putnam County based topics**
- c. Cryptocurrency, including Bitcoin**

Chairman Gouldman welcomed Brian Rauer, Mid-Hudson Better Business Bureau Executive Director. He explained that he invited Mr. Rauer to come and address this committee in regards to the services provided by the Better Business Bureau.

Brian Rauer, Mid-Hudson Better Business Bureau (BBB) Executive Director stated he is appreciative to have the opportunity to address the Putnam County Legislators. He stated that the BBB has been in business in Westchester County since the 1960s. He stated they have three (3) locations the Mid-Hudson Bureau, which are located in Tarrytown. He stated the main office is located in Manhattan and they cover Nassau and Suffolk Counties with a BBB office located in Long Island. He stated they cover the seven (7) Mid-Hudson counties, the coverage stops at Sullivan County. He stated there is an upstate BBB Office that covers the second half of the State. He explained that the BBB is a not-for-profit, 501-c6 which is a membership organization and a 501-c3 which is a side by side foundation. He stated they rate charities and where the money goes when it is donated. He stated the BBB provides free reports on businesses. He stated that you can go to BBB.org and you will find that information on the website. He stated the services of the BBB are free to the public and business community. He stated the businesses on the website are given unbiased and impartial ratings. He stated it includes accredited and non-accredited businesses. He explained whether a business is accredited or not they are held to the same standards. He stated the BBB does not make recommendations, they remain unbiased. He stated that they provide facts and allow the consumer to do the math. He stated an example: the consumer is choosing between two (2) businesses one (1) business has 50 complaints against them and have not responded to any of them and the other business has two (2) complaints

against them and have responded to both. The consumer would use the information to make their own choice. He stated that the BBB also monitors advertising claims, such as the lowest price in Putnam County. He stated that the BBB will ask for substantiation. He stated that he provided the Legislature a copy of the ad code. He stated these days with the internet it is very hard to claim that you have the lowest price for anything. He continued to review the different matters the BBB looks into. He stated the BBB has a “Scam Tracker” report. He stated it is free and can be accessed through the bbb.org website. He stated the Scam Tracker report will list scams that are in their area. He stated you can look up Scams in your area. He stated there is a heat map which allows you to look up a specific area. He stated that reports can see how the scam is nationally and how localized a scam is. He stated the BBB sees the Scam Tracker as a way of allowing people to learn what other people are saying about the reported scam and most importantly it alerts you to any scams you need to be aware of in your area. He offered further details and insights to the services of the BBB.

Legislator Castellano questioned how a company gets into the BBB’s database.

Executive Director Rauer stated in most instances it is because someone made a complaint about the company. He stated all it takes is one inquiry or complaint against a company and the BBB will research the company and create a report on the company. He explained that the company is contacted and invited to be a part of the creation of the report. He stated that a questionnaire is sent to the company to fill out. He stated that the information that a company puts on the questionnaire is verified by the BBB. He stated that if you do a search on a company and find it is not in the BBB’s database you can submit an inquiry and the Information Investigation Department will check on the company and provide you with some information.

Legislator Addonizio questioned how a company becomes accredited.

Executive Director Rauer stated the BBB has eight (8) standards that are drawn from and then expand out further. He stated once a company applies the BBB will request that the company describe their business and practices. He stated the BBB will research their advertising, website, and if they are a business that has contracts with their consumers the BBB will request to review them and verify the promises they make to their customers are substantiated and a review of their complaint record will be done. He stated if a company does not have at least a B rating a company does not qualify to be accredited. He stated if a company has a complaint against them, that is not a problem, what is more important is how the company responded to that complaint. He stated that is important to the review of the BBB. He stated the review of the number of complaints is done so on a sliding scale in terms of the size of the company. He stated also the companies advertising and licensing record is reviewed. He stated once a company becomes accredited they must maintain the standards. He stated if the standards are not met the BBB removes the rating. He stated there are companies that are not accredited that receive an “A+” rating. He stated the rating of a company is calculated on the BBB’s 13 standards. He stated the ratings have no reliance on being accredited or not. He stated in the Mid-Hudson region there are approximately 2,000 accredited businesses.

Chairman Gouldman questioned what areas are in the Mid-Hudson region.

Executive Director Rauer stated Westchester, Rockland, Orange, Putnam, Dutchess, Ulster and Sullivan Counties.

Legislator Addonizio questioned if there is a fee for the companies that receive the accreditation status.

Executive Director Rauer stated that there is an annual due fee, which is based on a sliding scale, which is calculated based on the size of the company. He stated that he has addressed many business owners and have addressed cyber security. He stated that he has told them ways that they can protect consumers information. He stated cyber security is the primary focus of the BBB presentation. He stated he would be happy to come back to Putnam County to present as well. He continued to provide an overview of the services of the BBB.

Legislator Scuccimarra stated that she believes the information would be very beneficial to the Senior population.

Executive Director Rauer stated he has addressed groups of Seniors. He stated that he shares with them information pertaining to the Investment Scams and other scams they may be vulnerable to. He stated the millennials are vulnerable as well, in terms of identity theft. He stated the amount of time they spend on social media raises the chances of the being scammed. He stated the millennial generation also tends to “over share” personal information such as vacations, etc. He stated that I.D. theft and Cyber Scams are areas that are getting worse not better. He stated one of the most basic ways to see if anything is going on with your accounts is to do a check of account statements. He stated also when you shop you should use a credit card, because you can put a stop payment on a credit card. He stated another option is to put a freeze on your credit reports. He stated it is easy to do. He explained a freeze can be taken off on the same day. He explained having your credit open leaves you exposed. He explained you can lift a freeze on your account if you have a need to have you credit checked. He stated such as in the instance of getting a loan for a new car. He stated that there is a nominal charge to do that. He stated a person’s credit compromised is a big problem in today’s world. He recommended checking your credit rating as well. He stated a lot of people do not know that each person is entitled to one (1) free credit report each year from each of the companies. He stated so every 4 months you order a credit report check from Trans Union, then Equifax and lastly Experian. He stated if you want to freeze you credit check account do so with each company, regardless if they say that they will share the request. He stated it is a good idea to check your credit report. He stated there have been cases when people have challenged items listed on their reports. He stated you are allowed to write up to 100 words to explain your side of the story.

Chairman Gouldman facilitated questions from members of the audience that were presented to Mr. Rauer.

Executive Director Rauer stated again if there is an audience and a topic that the County would like a presentation to be given to, please contact the BBB Office they will be happy to work with the County to schedule such a meeting.

Legislator Sullivan stated that he believes the Senior population is a priority in terms of educating them. He stated that he will speak with his fellow Legislators to decide upon a location and time to put an event together to educate the county's Senior population.

Chairman Gouldman thanked Mr. Rauer for his time and stated that they will be in touch.

Item #5 - Approval/IDA Board

a. Reappointments/Baranowski, Downey & Nulk

Chairman Gouldman made a motion to approve the Reappointments of Baranowski, Downey & Nulk to the IDA Board; Seconded by Legislator Sayegh. All in favor.

Legislator Addonizio stated that she wanted to thank these volunteers for their dedicated services.

b. Appointments/Hawes & Karlsson

Chairman Gouldman made a motion to approve the Appointments of Hawes & Karlsson to the IDA Board; Seconded by Legislator Addonizio. All in favor.

Item #6 – FYI/Unemployment Report – Duly Noted

Item # 7 – FYI/Foreclosure Report

Legislator Addonizio stated that unfortunately the trend is not going as it was predicted with the number of foreclosures. She stated that she sees it in her real estate work.

Item # 8 – Other Business - None

Item #9 – Adjournment

There being no further business at 7:35 P.M., Chairman Gouldman made a motion to adjourn; Seconded by Legislator Sayegh. All in favor.

Respectfully submitted by Deputy Clerk of the Legislature Diane Trabulsy.