



WELCOME!

Fall Update Meeting

Thursday, September 18, 2025

The meeting will begin shortly.

¡BIENVENIDO!

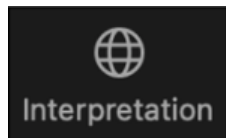
Reunión de actualización de Otoño

Jueves, 18 de Septiembre, 2025

La Reunión Comenzará Pronto.

Si necesita interpretación en español:

- ✓ Selecciona "Interpretation" en el panel de la parte inferior de la pantalla



- ✓ Selecciona "Spanish"

Answering your questions is our priority

- Everyone will be muted during the presentation, but we will open for questions at the end of the meeting

To ask a question:

- **From your Phone:**
 - **Dial *9** to raise hand (you will be called on to speak)
 - **Dial *6** to unmute and speak
- **From your Computer:**
 - Type your question into the Q&A Box
 - Click Send, **or**
 - Click to **raise your virtual hand** (you will be called on to speak)
 - Unmute yourself and ask a question

FALL UPDATE MEETING

Bed Stuy Rehab
Ocean Hill Apartments
Saratoga Village
Stuyvesant Gardens I
Stuyvesant Gardens II

Thursday, September 18, 2025



Agenda

PACT Overview

- What is PACT
- How PACT Works
- PACT Resident Protections

Up To This Point

- Closing Date
- Past Meetings & Events

New Property Management Transition

- How to Pay Rent
- Online Portal Registration
- Repairs & Work Orders

What's Ahead

- Construction Timeline
- Continued Resident Engagement

Q&A



PACT OVERVIEW

What Is PACT?

- NYCHA needs \$78.3 billion to fully renovate and modernize its housing, but the federal government has provided only a fraction of the funding needed.
- Through PACT, developments are included in the Rental Assistance Demonstration (RAD) and convert to a more stable, federally funded program called Project-Based Section 8.
- PACT unlocks funding to complete comprehensive repairs, while keeping homes permanently affordable and ensuring residents have the same basic rights as they possess in the public housing program.

PACT Investments & Improvements



Renovated apartment at Twin Parks West



Site improvements at Baychester



Repaired roof and solar panel system at Ocean Bay (Bayside)



Renovated building entrance at Ocean Bay (Bayside)

How PACT Works

PACT depends on partnerships with private and non-profit development partners, who are selected based on resident input.

COMPREHENSIVE REPAIRS

Development partners bring design and construction expertise. They address all the physical needs at the development.

PROFESSIONAL MANAGEMENT

Property management partners are responsible for the day-to-day operation and upkeep of the buildings and grounds.

ENHANCED SERVICES

Partnerships with social service providers help improve on-site services and programming through input from residents.

PUBLIC CONTROL: NYCHA & RESIDENTS

Your development will remain under public control. After conversion, NYCHA will continue to own the land and buildings, administer the Section 8 subsidy and waitlist, and monitor conditions at the development. Where needed, NYCHA can step in to resolve any issues that may arise between residents and the new property management team.



Betances



Ocean Bay (Bayside)

** PACT uses the Rental Assistance Demonstration (RAD), which was designed to ensure that as developments transition to the Section 8 program, homes remain permanently affordable, and residents have the same basic rights as they possess in the public housing program.*

PACT Resident Protections

RENT CALCULATION

Residents **continue to pay 30% of their adjusted gross household income** towards rent.*

*Exceptions may apply to households who pay flat rent; are current tenant-based Section 8 participants; are a mixed family as defined by HUD; or who signed a non-public housing over-income lease.

FEES & CHARGES

Residents do not have to pay **any additional fees, charges, or utility expenses** that are greater than what they currently pay.

SECTION 8 ELIGIBILITY

Federal rules prohibit the rescreening of current households for Section 8 eligibility. This means that all existing households residing at the development will **automatically qualify** for the Project-Based Section 8 program regardless of their income eligibility, criminal background, or credit history.

AUTOMATIC LEASE RENEWAL

Households will sign a new PACT Section 8 lease, which emulates the Public Housing lease; it **automatically renews** each year and cannot be terminated except for good cause.

TEMPORARY RELOCATION

In some cases, due to the extent of the construction work, temporary moves may be necessary. Residents have the **right to return** to their original apartment after the renovations are complete, and the PACT partner will pay for any packing and moving expenses.

RIGHT-SIZING

All households who are over- or under-housed must **move into an appropriately sized apartment** when one becomes available within their development. This is a Public Housing and Section 8 requirement.

RESIDENT ORGANIZING

Residents continue to have **the right to organize**, and resident associations will receive \$25/unit in **Tenant Participation Activity (TPA) funding**.

GRIEVANCE HEARINGS

Residents continue to have the **right to initiate grievance hearings** with a third-party mediator.

JOB CREATION

The PACT partner is required to set aside 25% of all labor hours **for NYCHA residents** seeking employment in construction or property management.

For more detailed information, please scan the QR code or visit the Resident Resources page on our PACT Website: on.nyc.gov/nycha-pact



UP TO THIS POINT

Closing Date

We Are Closing on Thursday, September 25, 2025!

What Does This Mean for Residents?

Secured Financing

- At closing, the project officially secures the funding needed for construction.
- The RCC has been issued, which means that the project is approved to close on September 25.

Start of Construction

- Closing allows contractors and development partners to mobilize on-site to complete the renovations that have been discussed in engagement meetings (kitchens, bathrooms, elevators, heating/cooling systems, roofs, site work, etc.)

Resident Protections Locked In

- The legal agreements at closing cement tenant rights:
 - Under PACT, your rent calculation will NOT change. Residents continue to pay 30% of their adjusted gross household income towards rent.
 - Tenant rights will remain in place. See more information about your rights and protections on the following page

We Are Closing on Thursday, September 25, 2025!

Section 3 and Local Hiring Opportunities

- PACT partners will now implement commitments to Section 3 hiring and contracting, including partnering with Building Skills NY.

Property Management & Social Services

- The new property management, Wavecrest formally take on responsibility at closing.
- The additional social service provider, Bedford Stuyvesant Restoration Corporation, will have on-site resident service providers who will implement care coordination and community programming.

Stability & Oversight

- The risk of the property falling back into disrepair is reduced through site-specific, detail-oriented management, planned comprehensive renovations, and oversight by NYCHA to ensure PACT Partners remain accountable. Yearly housing quality standard (HQS) inspections as well as any other applicable minimum standard inspections will be conducted by NYCHA. Additional safeguards include live-in supers and faster response times to maintenance issues.
- Federal HUD Section 8 oversight, plus NYCHA monitoring

Past Meetings & Events

Meeting Topics & Events

Meeting / Event	Description
Partner Intros: PACT Overview	First meeting for residents to discuss the PACT Program, introduce the PACT Partners, review the scope of work and the projected construction timeline.
Bathroom and Kitchen Charrette	Charrette workshop where residents voted on the different options for their bathrooms and kitchens, learned about the PACT Program, and reviewed next steps and timeline for progress.
Voting Campaign	Voting period where residents continued to vote for their bathroom and kitchen options.
Landscape Workshop	Charrette workshop where the design team presented preliminary designs and ideas for the outdoor space for the project. Residents were also able to share their ideas for potential upgrades for the space, learn about the new Waste Management System, the upcoming Social Service Needs Assessment Survey, next steps and timeline for progress.

Meeting Topics & Events

Meeting / Event	Description
Social Service & Waste Management	Charrette workshop focused on the new Waste Management System, the upcoming Social Service Needs Assessment Survey, PACT Program overview, and next steps and timeline for progress.
Interior Design	Charrette workshop where the design team presented preliminary designs and ideas for the common areas. Residents were also able to share their ideas for potential upgrades for the space.
Lease Signing Meeting	Meeting where residents learned more information about the PACT Lease and the lease signing process.
Construction Readiness Meeting	Meeting where residents learned about the construction process and schedule for the upcoming renovations in their building. The PACT Partners also introduced Wavecrest, the PACT team's new property management partner.
Section 8 + Meeting	Meeting where the PACT Partners reviewed the Section 8 process and the social services / community plan.

Meeting Topics & Events

Meeting / Event	Description
Take Out Night	Free catered dinner for residents and their families. The PACT Partners were also be present to answer any questions related to the PACT lease or the project overall.
Bingo Events	Residents played Bingo and were provided refreshments and prizes for the Bingo winners.
Model Unit Tours	19 total Model Unit Tours where residents and their families had the opportunity to view a renovated unit in their building.
Ice Cream Socials	The PACT Partners rented an ice cream truck to residents to get free ice cream and ask the PACT Partners about the lease signing process or the PACT Project overall.
Movie Night	Residents and their families watched a family movie with popcorn, candy, and beverages. The PACT Partners were also present to answer questions about the lease signing process or the PACT Project overall.
Back to School Events	Event where the PACT Partners provided free backpacks and school supplies for the children of the OHSG PACT Project.
Family Day Support	The PACT Partners sponsored the developments' Family Days through food truck rentals, providing gift cards, and providing Family Day t-shirts.
Basketball Tournament Support	The PACT Partners sponsored a Basketball Tournament for Ocean Hill Apartments' Family Day.

Photos and Data



Total # Meetings and Events	68
Total # Residents Attended	1,338



NEW PROPERTY MANAGEMENT TRANSITION

How to Pay Rent

Property Management Transition – Rent Collection

Residents will be responsible for paying their rent portion to Wavecrest Management.

- After receiving your first rent bill from Wavecrest, you may visit www.WavecrestManagement.com and click on “Pay Your Rent” to register for our resident portal using your email address.
 - This will allow you to make rental payments online using you bank account (routing number required) or any major debit card / e-check from a bank account. There is no transaction fee associated with using this option.
 - Credit cards are **NOT** an accepted form of payment.
- You may also pay your rent by mailing a check or money order to:
Wavecrest Management
PO Box 67067
Newark, NJ 07101
- Residents of **Ocean Hill and Saratoga Village** can stop by the **Ocean Hill Property Management Office (30 Mother Gaston Boulevard)**
- Residents of **Bed Stuy Rehab, Stuyvesant Gardens I & Stuyvesant Gardens II** can stop by the **Stuyvesant Gardens Property Management Office (835 Gates Ave)**
- All residents can also stop by the Wavecrest main office in Richmond Hill, Queens (87-14 116th Street) to drop off a check or money order.
 - Debit Card, Credit Card, and Cash payments are **NOT** accepted in-person.

Property Management Transition – Rent Collection

For questions regarding your rent bill or any rental account charges, residents of Ocean Hill and Saratoga Village have the option to:

- Visit us in person at the **Ocean Hill Property Management Office (30 Mother Gaston Boulevard)** to meet with your housing coordinator.
- Call the Ocean Hill Property Management Office (718)463-1200; extension: 4405
- Email the Ocean Hill Property Management Office OHSG@twmt.net

For questions regarding your rent bill or any rental account charges, residents of Bed Stuy Rehab, Stuyvesant Gardens I & Stuyvesant Gardens II have the option to:

- Visit us in person at the **Stuyvesant Gardens Property Management Office (835 Gates Ave)** to meet with your housing coordinator.
- Call the Stuyvesant Gardens Property Management Office (718)463-1200; Ext: 4405
- Email the Stuyvesant Gardens Property Management Office OHSG@twmt.net

As an added layer of support, residents also have the option to contact Wavecrest Management's main office, where a larger team of coordinators are available to answer any questions or concerns you may have about your rent bill / rental account charges.

- Simply email charges@twmt.net or call (718)463-1200; extension 7994
- Upon registering for our online resident portal, you may log into your account to send a message to the department of your choice.
 - For assistance with the resident portal (registration, navigation, etc.) residents may email portal@twmt.net or call (718)463-1200; extension 7994

We strive to respond to all resident inquiries within 24 to 48 hours.

Property Management Transition – Rent Collection

For the month of September, Wavecrest Management will distribute rent bills.

- We are aware that some residents may receive a bill with incorrect charges; if this happens, we kindly ask that you contact us immediately – we are here to help and would appreciate the opportunity to work with you towards a resolution.
- Any rental arrears (owed-rent) or credits you currently have with NYCHA will transfer over to Wavecrest Management.
- All tenant security deposits will be transferred over to your rental account with Wavecrest Management. This may require residents to complete a W-9 form.
- We are in the process of receiving these records from NYCHA, so we can update your account accordingly.
- We encourage any resident facing financial hardship to contact us, we will work with you to find a solution!

Online Portal Registration

Property Management Transition – Online Portal Registration

WAVECREST MANAGEMENT
WAVECREST MANAGEMENT GROUP
87-14 116TH ST., RICHMOND HILL, NY 11418

Bill To:
JOHN DOE
APT. 5F
3570 BIVONA STREET
BRONX, NY 10475

This statement includes payments received as of 07/23/2024

DESCRIPTION	AMOUNT
BASE CHG	\$1163.00
SECTION 'B'	\$-768.00
BASE CHG AR	\$-80.00
TOTAL AMOUNT DUE:	\$315.00

RESIDENT REMINDERS:

As a friendly reminder to all current residents, Wavecrest Management has made several changes to improve the quality of customer service. Please take a few moments to review the below:

- If you are unable to pay rent due to financial hardship, we encourage you to contact the Legal Team at Wavecrest Management immediately. We can work with you to arrange a payment plan and/or connect you with the appropriate resources to help you and your family during this time. Please email: legal@wcmnet.net or call (718)463-1395 extension 7195.
- In an effort to improve resident services, we have added DocuSign to help our residents legally & securely sign lease renewals and other paperwork related to occupancy electronically. The introduction of e-signatures has been a proven success thus far, saving many residents time and energy. Contact us today to update the email address on file for your household by emailing info@wcmnet.net or calling (718)463-1395 and speaking to the receptionist.
- Annual Lead Paint Notices have been sent to each household. New York City law requires that all tenants living in building with rental units complete this form and return to management before February 15th, 2024. We appreciate your cooperation in completing this form in a timely manner.
- Wavecrest Management is open Monday to Friday from 9:00AM to 5:00PM. If any resident faces a maintenance / repair emergency during non-business hours, such as: lack of heat, hot water, etc. Please call our after-hours hotline immediately: (718)692-7178.
- We are always interested in hearing our resident feedback to aid in improving our operations. If you had an unsatisfactory experience with our team and/or services, we kindly ask that you email help@wcmnet.net. This way we can look into any issues you may be facing and work with you to find a solution.

• Please continue to look out for more updates & reminders from management. Thank you for your tenancy!

Please detach and return coupon with your payment.

WAVECREST MANAGEMENT
WAVECREST MANAGEMENT GROUP
87-14 116TH STREET
RICHMOND HILL, NEW YORK 11418
Return Service Requested

JOHN DOE
APT. 5F
3570 BIVONA STREET
BRONX, NY 10475

REMITTANCE SECTION
Due Date: 08/01/2024
Account Number: 770-002
Unit: 5F
Amount Due: \$315.00
MAKE CHECKS PAYABLE TO:
BRC MASTER TENANT LLC

WAVECREST MGMT GROUP-670(3)
PO BOX 67067
NEWARK, NJ 07101-8082

3505229645 0670677 076203544 000315001 082492

Resident Account Number

Web Registration #

Name & Address

To register for the Online Resident Portal, Residents need a valid e-mail and a copy of their most recent rent bill from Wavecrest Management to create an account.

Please follow these steps:

- Go to www.WavecrestManagement.com
- Click on the “Pay Your Rent” link on the top selection bar.
- Click on the “Register” link located on the lower right-side of the login box.
- Enter the following credentials:
 - E-mail Address <your valid e-mail>
 - Password <secure password>
 - Re-enter Password <secure password>
 - Resident Name <YOUR FULL NAME as PRINTED on the rent bill>
 - Billing Account #: <ACCOUNT NUMBER> e.g. 010-002
 - Registration #: <WebReg #> Click on “Register” Button

An e-mail will be sent to your account requiring you to click on a link to activate your account. Once you click on that link, you will now be able to login with your e-mail / password to gain access to your account.

SAMPLE RENT BILL

Repairs & Work Orders

Property Management Transition – Repairs & Work Orders

Upon conversion, Wavecrest Management will be responsible for conducting all repairs at Bed Stuy Rehab, Ocean Hill, Saratoga Village, Stuyvesant Gardens I & Stuyvesant Gardens II.

- We will have all of the outstanding repair work tickets from NYCHA. We will work diligently to address these items.
- To submit a repair or maintenance request, residents of **Ocean Hill and Saratoga Village** may utilize the following options:
 - Visit us in person at the **Ocean Hill Property Management Office (30 Mother Gaston Boulevard)**
 - Call the Ocean Hill Property Management Office: (718)463-1200; extension: 4405
 - Email the on-site Ocean Hill Property Management team directly at OHSG@twmt.net or through our online resident portal
- To submit a repair or maintenance request, residents of **Bed Stuy Rehab, Stuyvesant Gardens I & Stuyvesant Gardens II** may utilize the following options:
 - Visit us in person at the **Stuyvesant Gardens Property Management Office (835 Gates Ave)**
 - Call the Stuyvesant Gardens Property Management Office: (718)463-1200; extension: 4405
 - Email the on-site Stuyvesant Gardens Property Management team directly at OHSG@twmt.net or through our online resident portal

If you experience an emergency (lack of heat / hot water, water leak, etc.) during non-business hours please call our after-hours hotline immediately (718-692-7178).

- Additionally, residents may also contact our main office in Richmond Hill to submit a maintenance / repair request by emailing Repairs@twmt.net or calling (718)463-1200; extension: 7501

Property Management Transition – Repairs & Work Orders

Currently, you can visit or call the property management office, send an email, or place a repair request through our online resident portal.

- You will receive a work ticket #.
 - If following up on a maintenance request, please have your work ticket # readily available.
 - Most repair requests can be satisfied within 24-48 hours; extensive repairs may take longer if we need to engage a third-party contractor / specialist.
-
- In the upcoming months, we will be making a few upgrades to our work order system to allow residents the ability to track the status of their repair in real-time.
 - As we continue to collect resident contact information, we will notify residents of building-wide outages and/or interruption of services by posting notices throughout the building, notifying your Resident Association, sending email blasts, etc.

Instructions on how to pay rent, register for our online portal, and submit maintenance requests will be included in the Welcome Packet distributed to all households once the development official converts. Please look out for this important information!

WHAT'S AHEAD

Construction Timeline

Construction Schedule - Apartments

Day 1

- ☐ Replacing all windows



Day 2

- ☐ Smoke Detectors
- ☐ Light Fixtures
- ☐ Dedicate Circuits
- ☐ Entry Door



Days 3 to 5: Bathrooms

- ☐ Walls
- ☐ Tub
- ☐ Tile Flooring
- ☐ Vanity
- ☐ Accessories
- ☐ Toilet



Construction Schedule - Apartments

Days 6 to 9

- ☐ Kitchens and Flooring
- ☐ Unit Flooring
- ☐ Countertops
- ☐ Cabinets
- ☐ Appliances: Stove, Refrigerator, Oven



Day 10 to 12

- ☐ Painting



Days 13 to 15

- ☐ Blinds and Punchlist



Continued Resident Engagement

Continued Resident Engagement - PresLog Role Breakdown

► **Site Supervisor**

Top-level leadership role responsible for overall site operations, team coordination, and administrative oversight. Overseeing drafting of master notices, TA engagement, Wavecrest liaison & first line of troubleshooting. Ad hoc projects i.e. Resident Events & Staff Events.

► **Field Supervisor**

Oversees all field leads, ensures quality of on-site work, safety, and performance standards.

**Please note that these 2 position will be working hand-in-hand.*

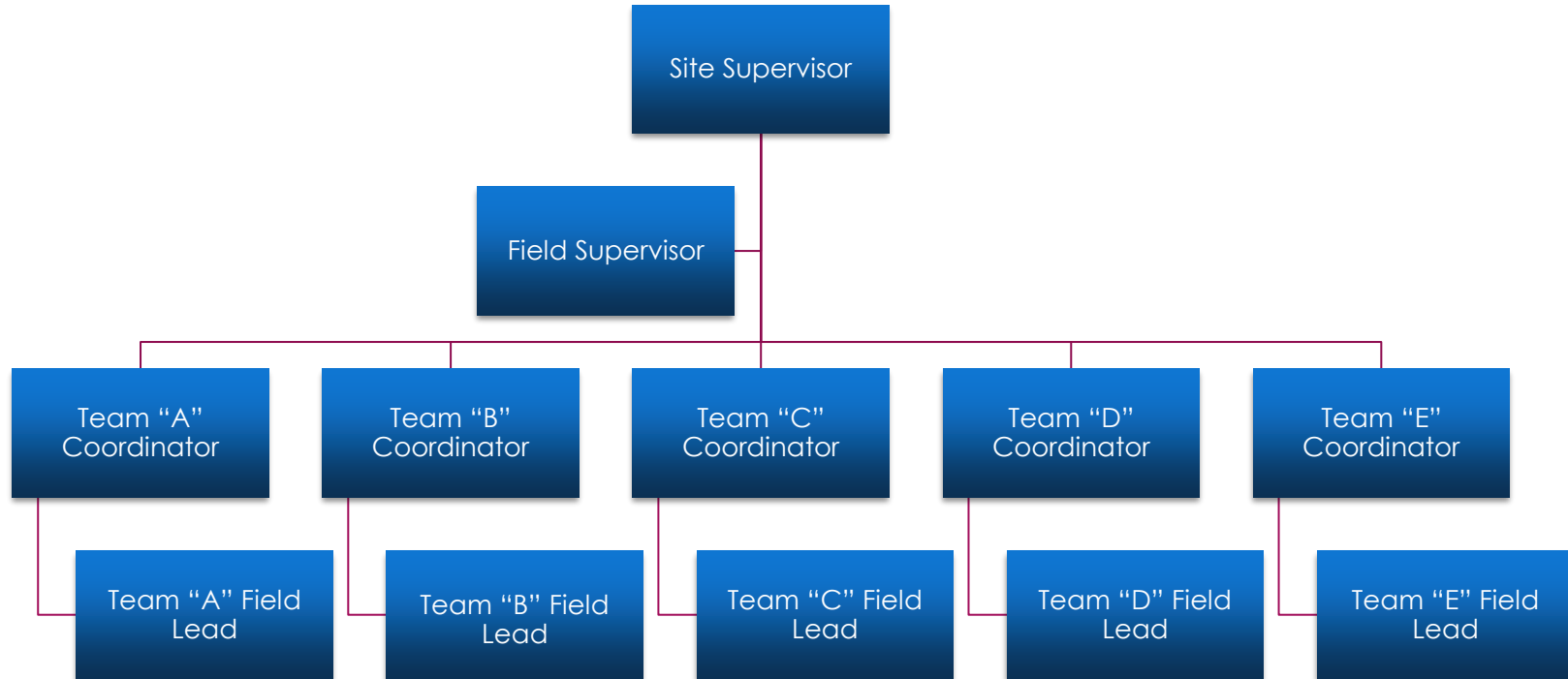
► **Coordinator**

The Resident Coordinator will be responsible for fielding Resident phone calls, notices, and ensuring daily and timely updates. The expectation is to have them in the field every Monday for initial Resident in-home walkthrough w/ Field Lead

► **Field Lead**

The Field Coordinators daily role is to ensure entry into needed spaces for the GC, ensuring the movers are meeting our standards, providing “eyes” on the project and proper daily closeout.

Continued Resident Engagement - PresLog Outline of Operations



Continued Resident Engagement - Social Services Provision Plan - Overview

Bedford Stuyvesant Restoration Corporation (BSRC) will lead the implementation of a phased, resident-centered social services plan across multiple affordable housing redevelopment sites. The plan focuses on:

- Stabilizing households
- Connecting residents to economic opportunities
- Building long-term pathways to financial security.

To expand reach and ensure comprehensive delivery, BSRC will collaborate with subcontractors, tenant leaders, and community partners to promote resident self-sufficiency.

Services will be delivered through BSRC's Center for Personal Financial Health and include but are not limited to: benefits screening and enrollment counseling, social service and mental health referrals, financial counseling, tax preparation assistance, workforce development and job placement, and healthy food distribution.

These coordinated services will be delivered on site or virtually through a mix of one-on-one counseling, group workshops, Outreach & Enrollment Open House Events, and community events.

Ocean Hill - Stuyvesant Gardens Core Service Areas

Care Coordination	Care Coordination is the central entry point to BSRC's services. A team of BSRC Care Coordinators maintains a regular on-site presence typically one to two days per week per development to provide personalized, consistent support. Coordinators conduct intakes, deliver benefits counseling, and manage follow-up. Subcontractors may assist with outreach and wayfinding, but case management and planning remain under BSRC staff supervision to ensure continuity of care.
Financial Counseling	Delivered through BSRC's Financial Empowerment Center model, this service offers virtual one-on-one coaching in budgeting, credit repair, debt management, and savings strategies. The goal is to build long-term financial resilience, particularly for rent-burdened or economically vulnerable households.
Workforce Development	BSRC supports residents in securing employment through job readiness training, résumé and interview preparation, and referrals to occupational training programs. One-on-one support is available for residents facing employment barriers, including justice involvement or digital illiteracy.
Tax Preparation	From January through April, BSRC provides IRS-certified Volunteer Income Tax Assistance (VITA). Residents receive free federal and state tax filing, support in maximizing credits like EITC and CTC, and guidance on payroll withholding and basic tax planning.
Food Distribution	In partnership with local pantries and food hubs, BSRC coordinates monthly food access events tailored to high-need households. Events are often paired with workshops or Outreach & Enrollment Open House. Events and offer residents fresh produce and pantry staples, helping reduce food insecurity and encouraging engagement in other services.

Continued Resident Engagement - Resident Engagement Strategies

To maintain resident participation and build long-term engagement, BSRC complements its programming with a consistent presence across multiple touchpoints such as:

- **Phone banking**
- **Active participation in tenant association meetings**

Such outreach ensures that residents are continuously informed, reminded, and personally connected to available services. This persistent visibility strengthens trust, reinforces the service relationship, and supports ongoing enrollment efforts.

Continued Resident Engagement - Resident Engagement Strategies

BSRC's communication approach is designed to be culturally responsive, multilingual, and easily accessible to all residents. **Each development receives a coordinated monthly calendar highlighting upcoming events, workshops, and services, which is also shared with tenant leaders and community partners.**

All outreach materials are translated into the primary languages spoken in each community to ensure inclusivity. Residents who complete intake are added to a centralized contact list to receive automated text and email reminders about services.

In addition, BSRC events feature branded signage and co-branding with the Developer to project consistency and professionalism, further establishing credibility and reinforcing the visibility of services on-site.

Continued Resident Engagement - Community and Referral Partners for Core Service Delivery

These organizations will assist with resident engagement, provide co-facilitation of workshops, and serve as referral resources across BSRC's suite of services:

- ★ Black Veterans for Social Justice
- ★ Family Center
- ★ Brooklyn Legal Services
- ★ CAMBA
- ★ RiseBoro Community Partnership
- ★ Services for the Underserved
- ★ Jewish Board of Family and Children's Services
- ★ NYCHA REES (Resident Economic Empowerment & Sustainability)
- ★ Urban Strategies
- ★ Brooklyn Cooperative
- ★ Neighborhood Housing Services of NYC
- ★ Local Workforce1 Career Centers
- ★ The Campaign Against Hunger
- ★ Legal Aid Society
- ★ Kings County District Attorney's Office – Reentry Bureau
- ★ Department of Social Services / HRA (Benefits Access)
- ★ NYC Health + Hospitals / Community Wellness Programs
- ★ JP Morgan Chase
- ★ Citi Bank

Available Resources for Residents



PACT Hotline: (212) 306-4036

Email: PACT@NYCHA.NYC.GOV

Website: <http://on.nyc.gov/nycha-pact>

Contact PACT Resources with questions about:

- PACT Program
- Project-Based Section 8
- How rent will be calculated
- Resident rights and protections

Customer Contact Center (CCC): (718) 707-7771

Contact CCC with questions about:

- Repairs in your apartment or in a public space
- Concerning heat and hot water issues
- For information about housing applications offices

PACT PARTNERS:



Email: info@ohsgcommunity.com

Office Location: 150 Malcolm X Blvd, Unit 1K

Office Number: 929-280-0263

Hours: Monday-Friday | 9am-4:30pm

Contact us if you have questions about the following topics:

- Presentation material
- Design and construction
- Future meeting dates and topics
- Hiring and training

Answering your questions is our priority

- Everyone will be muted during the presentation, but we will open for questions at the end of the meeting

To ask a question:

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 - **Dial *9** to raise hand (you will be called on to speak)
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- **From your Computer:**
 - Type your question into the Q&A Box
 - Click Send, **or**
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 - Unmute yourself and ask a question

Q & A