

# Texas State Affordable Housing Corporation

## T.H.F Palladium Midland

2300 South Lemesa Rd., Midland, Texas 79701

**Owner: T.H.F. Palladium Midland**

**Date Built: 2016**

**Management Company: Omnium Management**

**Property Manager: Amy Curry**

**Inspection Date & Time: September 21, 2021 at 10:00 AM**

**Inspector's Name: James Matias**

<b>Occupancy at Time of Report:</b>	84%	<b>Average Occupancy Over Last 12 Months:</b>	83%
<b>COMMENTS:</b> In 2019 the occupancy at the time of the report was at 95.9% (13 vacant units). The last 2 years (2020 & 2021) the occupancy has been at or near 84% with 39 to 45 vacant units. These levels are consistent with the average occupancy for the 12 months prior to each year's review.			
<b>Number of Units: 264</b>			
<b>Number of One Bedrooms:</b>	84	<b>Number of Two Bedrooms:</b>	120
<b>Number of Three Bedrooms:</b>	60	<b>Number of Four Bedrooms:</b>	N/A

PHYSICAL INSPECTION	YES	NO	N/A
1) Are the access gates in operable condition?	X		
2) Is the community monument sign in acceptable condition?	X		
3) Is the perimeter fence surrounding the property in acceptable condition?	X		
4) Are the grounds and landscaping in acceptable condition?	X		
5) Are trees and shrubs properly trimmed?	X		
6) Are the grounds free of erosion, foot paths and tree root elevation?	X		
7) Are sidewalks clean and in good repair?	X		
8) Is parking lot clean and in good repair with handicap parking clearly marked?	X		
9) Are recreational/common areas clean, maintained and accessible?	X		
10) Are laundry facilities clean, maintained and accessible?	X		
11) Is facility equipment operable and in acceptable condition?	X		
12) Is the area around the waste receptacles clean and are the enclosures in good repair?	X		
13) Is the exterior of the buildings in acceptable condition?	X		
14) Are hallways clean and maintained?	X		
15) Are storage/maintenance areas clean, maintained and organized?	X		
16) Are building foundations in good repair?	X		
17) Are the gutters, downspouts and fascia boards on the buildings in good repair?	X		
18) Do the building roofs appear to be in good condition?	X		
19) Do balconies and upper level walkways appear to be in good condition?	X		
20) Do windows, blinds, doors, and trim appear to be in good condition?	X		
21) Is Management addressing all health, fire or safety concerns on the property?	X		
22) Have repairs or corrections recommended or required from the last physical inspection been satisfactorily completed?			X
23)			

**COMMENTS:** On the day of the review, the buildings, roofs, and foundations were all found to be in good condition. The amenities were found to be clean and inviting. The monument sign and entrance to the community was found to be well maintained and welcoming. The parking lots, detached garages, and dumpster areas were all found to be in adequate condition.

**Observation:**

- A few buildings had areas where the exterior trim is showing signs of deterioration. An assessment of each building to determine what trim needs to be replaced or painted is suggested.
- A large portion of the community had flower beds with no mulch, erosion, and exposed sprinkler drip lines. Many of the breezeways were dingy and the concrete had settling cracks.

### SECURITY PROGRAM Part I

1) After review of the prior 3 months of police reports, the following incidents were noted and includes the number of times incidents occurred:		
Incident Type	# of Occurrences	Comments:
Burglary	5	Burglary of vehicle in progress (1), Burglary of a vehicle (4)
Theft	2	Stolen vehicle (2)

# Texas State Affordable Housing Corporation

Criminal Mischief		
Personal Assault	1	
Drug Related Activity		
Gun Related Activity		
Domestic Violence	3	Family Violence (3)
Disturbance	17	Disturbance (10), Domestic Disturbance (2), Loud Noise/Party (5)
Other	2	Stalking (1), Threats (1)

	YES	NO	N/A
2) Does the property utilize a crime prevention agreement?	X		
3) Does the property take pro-active measures to address crime on property? If so, add comment	X		
4) Are light checks conducted by management staff on a weekly basis? If not, add comment.	X – see comment		

**COMMENTS:** Police 911 call logs were reviewed for June, July, and August (2021). Thirty incidents, noted above, are related to the safety of the residents and security of the property. According to management, the property continues to utilize a community policy addendum regarding safety awareness. In addition, the property has a courtesy officer that patrols daily. Daily activity reports, including exterior light check status, are emailed to the Property Manager.

**Observation:**

- **From mid-June to mid-July the property had 7 vehicle related incidents. The incidents included 5 burglarized vehicles and 2 stolen vehicles. Management is encouraged to pull crime reports regularly and review the courtesy officer reports in depth. When repeated activity occurs, it is strongly suggested that management notify residents and increase the frequency of the courtesy patrol.**

SECURITY PROGRAM Part II	YES	NO	N/A
1) Is the Staff trained to address crime on the property?	X		
2) Is the property free of graffiti and/or vandalism?	X		
3) Are criminal background checks being conducted on all residents over 18 years of age?	X		
➤ Are criminal background checks being conducted on residents as they age to be 18 while living in the unit?	X		
4) Has a risk assessment been conducted to determine risk liabilities at the property? If yes, when?	X		

**COMMENTS:** According to management, that last risk assessment was completed in the third calendar quarter of 2019.

OFFICE	YES	NO	N/A
1) Is the office neat, the desk uncluttered?	X		
2) Are accurate office hours posted?	X		
3) Are emergency phone numbers posted?	X		
4) Are the EHO logos clearly posted?	X		
5) Are the following displayed in full view in the leasing office?			
➤ Fair Housing Poster	X		
➤ Occupancy Qualifications	X		
6) Is there a compliance department that ensures the set aside and eligibility requirements are being maintained?	X		
7) Does the property require licenses or permits?	X		
➤ The property is required to have pool and backflow permits.			
8) Are property licenses and permits renewed as required?	X		
9) Are vendor insurance records/binders properly maintained?	X		
10) Are vendors properly screened to ensure proper insurance documents are being maintained?	X		
11) Which of the following community amenities are provided for resident use?			
➤ Playground	X		
➤ Community Room	X		
➤ BBQ/Picnic Area	X		
➤ Laundry Facility	X		
➤ Business Center	X		
➤ Pool	X		
➤ Other: Basketball Court, Conference Center, Children's Playroom, and the Gym	X		

**COMMENTS:** The amenities were all found to be well kept and working.

# Texas State Affordable Housing Corporation

KEY CONTROL	YES	NO	N/A
1) Does the property use an electronic key tracking system? If not, answer questions 2-5.	X		
2) Are all property keys properly coded?			X
3) Is key box locked and secured?			X
4) Is the key code list kept separate from the key box?			X
5) Are locks being changed during unit turnovers?	X		
<b>COMMENTS:</b> The property utilizes the Keytrack system.			

MAINTENANCE PROGRAM	YES	NO	N/A
1) Does the property have a preventative maintenance program?	X		
2) Is the preventative maintenance schedule being implemented?	X		
3) Is the maintenance shop clean and organized?	X		
4) Does the maintenance area have properly documented MSDS material and chemicals labeled properly?	X		
5) How often are Pest Control services provided?			
➤ Management stated pest control services are provided bi-monthly.			
6) What is the policy for following up on completed service requests?			
➤ The Property Manager follows up on 100% of the completed work orders to ensure the work was completed satisfactorily.			
7) What is the property's after-hours emergency policy?			
➤ If the emergency answering service is reached, the answering service will contact the following persons in the following order: the Maintenance Manager, the Property Manager, followed by the Courtesy Officer.			
8) What capital improvements have been scheduled or completed for this budget year?			
➤ Capital improvements scheduled for 2021 include restriping the parking lot and painting the handicap parking spots.			
<b>Detail of Ongoing Repairs and Replacements Completed in Last Budget Year</b>			
9) Unit Interior and Appliance upgrades			
➤ Appliance upgrades are completed as needed.			
10) Building Exterior and Curb Appeal repairs			
➤ None			
11) Amenity upgrades			
➤ No amenity upgrades were completed in 2020.			
12) Other repairs or replacements			
➤ N/A			
Number of service requests received:	217		
Number of requests open from prior periods:	17		
Number of service requests completed:	209		
Number of service requests completed within 24 hours:	44		
Number of outstanding service requests:	25		
13) On average, how many days does it take to complete a work order?			
➤ On average is take 3.7 days to complete an open work order.			
<b>COMMENTS:</b> After a review of the Service Request Activity Report dated 6/20/2021 through 9/30/2021 maintenance appears to be doing a good job completing work orders timely and closing them in the system.			

MARKETING			
1) Complete the table below with the most recent information available.			
SOURCE	COST	# of Prospects	# of Leases
Drive-By/Word of Mouth (balloons, signs, lives in the area, etc.)	\$2,516	184	28
Flyers			
Resident Referral (Prior and Current)		128	28
Locator Service		2	1
Printed/Internet Advertising: Property website, Google, Facebook, Apartments.com, rentpath, apartment guide, apartment finder, rentals, and mynewplace.com through real page, Google	\$14,526	591	31
Other Source: Promotions, Employee, Housing Authority, thrifty nickel new letter, and direct mailers	\$8,633	217	44
<b>TOTAL</b>	<b>\$25,675</b>	<b>1,122</b>	<b>132</b>
<b>The rental activity reflected in the above table was for the month of: 10/20/2020 through 9/20/2021.</b>			
	YES	NO	N/A

# Texas State Affordable Housing Corporation

2) Is the property doing bilingual advertising?		X	
3) Does the property have any competitors nearby?	X		
4) Does the property "shop" their competitors?	X		
5) Does the property complete a market survey at least monthly?	X		

**COMMENTS:** Management stated that market surveys are completed monthly. Management identified that the local economy has changed leading to a high turnover rate. In an effort to combat the high turnover and increase occupancy, Management has increased the marketing efforts by spending more and trying new marketing strategies. The marketing expenses outlined above include year-to-date totals through 9/30/2021. In addition, the chart above includes promotions (\$2,500), but does not include Resident Retention Services (\$3,858).

LEASE RENEWAL	YES	NO	N/A
1) Does it appear that an effective lease renewal program is in place? If no, please comment below.	X		
2) What percentage of residents renewed last month, past 6 months, and past 12 months?	Current: 20%	6 months: 40%	12 months: 56%
3) What percentage of move-outs in the last 12 months were due to eviction/non-payment of rent or "skip"?	23.8% - see comment		
4) Are lease renewal/rent increase notices sent to residents at the 120-day, 90-day, 60-day and 30-day timeframes prior the end of the lease contract? If not, comment below.	X		
5) Are rent increase notices sent to residents at least 30-days prior to the rent increase implementation?	X		
6) Are individual files being reviewed to determine renewal/non-renewal status?	X		
7) Are renewals and re-certifications tracked and monitored with property management software? I.e., Yadri, Onesite, or Owner/Agent created software?	X		
8) Are rent increases being implemented?	X		
9) When was the last rent increase implemented? What was the average rent increase? ➢ Affordable units did not see a change, and rents were not raised to max rents. The last rent increase for market units was 2019 and in 2020 market units received a significant decrease..			
10) How many households are currently on month-to-month leases? ➢ There is 1 month-to-month lease on a market unit.			
11) What is the charge for month-to-month leases? ➢ There is no increase in rent for the one month-to-month market rate rental.			

**COMMENTS:** To complete this portion of the report the Reasons for Move out Report and Lease Renewal reports for the last year were reviewed. Two items stand out as concerns. The first concern is the property had 143 move out in the last year and has an annual renewal percentage of 56%. In addition, 23% of the move outs (43 units) were due to skip or eviction for non-payment of rent. The Manager explained the current economy is struggling due to the oil and gas industry in the city of Midland. In addition, the Manager explained that covid took a huge toll on the community. Management said they lost a lot of residents who moved in with family due to decreased wages. The second concern is the high percentage of skips. (See observations below)

**Observations:**

- Management is encouraged to perform frequent occupancy checks for residents with extended delinquency, and to stay in constant communication with all residents that are struggling or behind on rent. When possible, having prior knowledge of a possible vacancy will help the property plan accordingly regarding make ready maintenance, marketing, budgeting, and revenue.
- The property is doing a lot of marketing to attract new residents and fill vacancies. The Midland area appears to have an abundance of new affordable apartments making it hard to fill vacancies. Management is encouraged to continue to shop its competitors to review their rents and promotions.
- Regarding the existing occupancy and renewal percentage, management needs to find ways to set itself apart from the competition. A strong effort to increase the annual renewal percentage from fifty to seventy-five percent would help combat the increased vacancy trend and would be extremely beneficial to the property's operating income.

VACANT/MAKE READY UNITS	
1) Number of vacant units at time of activity report:	42
2) Number of completed made ready units at time of activity report:	21
3) Number of completed one bedroom units at time of activity report:	9
4) Number of completed two bedroom units at time of activity report:	9
5) Number of completed three bedroom units at time of activity report:	3
6) Number of uncompleted made ready units at time of activity report:	21
7) Number of uncompleted one bedroom units at time of activity report:	12
8) Number of uncompleted two bedroom units at time of activity report:	7
9) Number of uncompleted three bedroom units at time of activity report:	2
Units Walked	
Unit #	Brief Description
533	1 x 1 Vacant (322 days) and Leased: Unit is made ready except for the final cleaning and some deep scratches in the flooring in the living room.

# Texas State Affordable Housing Corporation

623	1 x 1 Vacant (442 days) and Leased: Unit is made ready except for the final cleaning, paint touch ups in the kitchen, and battery replacement in the kitchen smoke detector.
633	1 x 1 Vacant (250 days) and Leased: Unit is made ready except for the final cleaning, and a rusty shower curtain rod.
723	1 x 1 Vacant (293 days) and Leased: Unit is made ready except for the final cleaning.
734	1 x 1 Vacant (383 days) and Not Leased: Unit is made ready except for the final cleaning.
735	1 x 1 Vacant (330 days) and Not Leased: Unit is made ready except for the final cleaning, and a bathroom sink that has a crack.
736	1 x 1 Vacant (412 days) and Leased: Unit is made ready except for the final cleaning.
823	1 x 1 Vacant (322 days) and Leased: Unit is made ready except for the final cleaning.
824	1 x 1 Vacant (203 days) and Not Leased: Unit is made ready except for the final cleaning.

## Down Units Walked (units vacant and unready for extended period of time and all down units)

Unit #	Brief Description			
N/A				
		YES	NO	N/A
1)	Does the Unit Availability Report match the make ready board?	X		
2)	Are units being turned in a timely manner?	X (see comments)		
3)	Are there any down units?		X	
4)	Are there vacant units that have been vacant for an extended period of time? If so, please comment below.		X	
5)	Is management utilizing property software (i.e., Yardi, Onesite, or an owner/agent created) to monitor the timely preparation of units? If not, comment.	X		
6)	How often are occupied units inspected? ➤ Occupied units are inspected: Annually.			
7)	How often are vacant units inspected? ➤ Vacant units are inspected: Weekly.			
8)	How many vacant units are in progress of being made ready? ➤ According to the Availability report, there are 21 units were vacant and in the process of being made-ready.			
9)	What is the company policy on the number of days to turn vacant units? ➤ Management's policy is to turn vacant units within 5 business days.			

**COMMENTS:** Management provided completed work orders and photos for the repairs outlined above in units 533, 623, 633, and 735.

**Observation:**

- **Management is experiencing a much higher turnover rate than expected. On occasion, the maintenance team cannot turn all vacancies within the 5-day company policy. Management is encouraged to complete the older vacancies prior to a new vacancy, unless a new vacancy has an infestation or condition that is problematic to other units in the building.**

## BUDGET MANAGEMENT

1)	Are three bids solicited in order to obtain materials, supplies, and services? ➤ The owner requires three bids to be solicited prior to hiring contractors or buying supplies.
2)	Have there been any large unexpected repairs or purchases that have negatively affected the current budget? ➤ No unexpected repairs or purchases have negatively affected the current budget.
3)	Explain YTD variances of 10% or greater.

### Expense Items that Varied by 10% or Greater from the Budget for Year to Date Operations Ending

(Please note that a positive variance is under budget and a negative variance is over budget.)

EXPENSE ITEM	ACTUAL	BUDGET	VARIANCE	%	EXPLANATION
Repairs and Maintenance	\$211,289	\$189,684	(\$21,605)	(11.4%)	Contract Paint Labor, Grounds Maintenance, Irrigation Systems
Payroll Expenses	\$293,973	\$330,598	\$36,625	11.1%	Assistant Manager, Service Technician, Courtesy Officer, Commissions, Payroll Taxes, Group Insurance
Marketing	\$27,035	\$23,274	(\$3,761)	(16.2%)	Training and Education, Other Marketing, Internet Advertising, Resident Retention, Promotions

**COMMENTS:** The Repairs and Maintenance Expense, specifically contract paint labor, is well over budget because the property has higher turnover than what was budgeted. The property is over budget on Marketing because they are trying to reduce the low occupancy.

# Texas State Affordable Housing Corporation

REVENUE			
FOR THE MONTH ENDING: SEPTEMBER 2021		YEAR TO DATE AS OF: SEPTEMBER 2021	
Gross Potential	\$415,020	Gross Potential	\$3,631,718
Budgeted Rental Income	\$293,026	Budgeted Rental Income	\$2,470,164
Actual Rental Income Collected	\$232,224	Actual Rental Income Collected	\$1,975,488
Variance + (-)	(\$60,802)	Variance + (-)	(\$494,676)
Other Revenue	\$11,251	Other Revenue	\$72,351
Total Collected	\$243,476	Total Collected	\$2,047,844
Budgeted	\$302,187	Budgeted	\$2,553,873
Variance + (-)	(\$58,711)	Variance + (-)	(\$506,029)
<b>COMMENTS:</b> When comparing the year-to-date actual revenue with the year-to-date budget the property is collecting, on average, \$56,000 less. The shortfall appears to be due to a higher-than-expected vacancy and very high delinquency.			

ACCOUNTS PAYABLE	YES	NO	N/A
1) Is the payable report up to date?	X		
2) Is the property in good standing with all vendors?	X		
3) Are invoices processed weekly?	X		
<b>COMMENTS:</b> The Aged Payable report reviewed was dated 10/19/2021.	0-30 Days:		\$119
	30-60 Days:		\$0
	60 Days and Over:		\$0
	TOTAL		\$119

DELINQUENCIES	YES	NO	N/A
1) Is the delinquency report up to date?	X		
2) What is the rent collection policy?			
➤ Rent is due on the 1 <sup>st</sup> and considered late on the 4 <sup>th</sup> day. On the 5 <sup>th</sup> day of each month, management provides late renters with a reminder letter. On the 10 <sup>th</sup> day of the month, management issues a Three-Day Notice to Vacate.			
3) When is legal action taken against delinquent accounts?			
➤ If repayment agreements have not been executed, legal action against late renters are taken between the 15 <sup>th</sup> - 20 <sup>th</sup> day of each month.			
4) Does the property currently have any resident(s) under eviction?		X	
5) Does Housing have any outstanding balances?	X		
<b>COMMENTS:</b> Management is aware of the high delinquency at the property. Management is working with tenants through payment plans and providing them with information on local resources to find additional help. As previously stated in this report the local economy, due to the recent oil bust and the Covid-19 pandemic, is struggling and leaving many residents in a position where they cannot afford the rent. Management stated the corporate office is working with Texas Rent Relief (TRR) to get a large portion of the delinquent rent paid. The Delinquent and Prepaid report dated 9/19/2021 was used for the information in the observations below and the chart to the right. <b>Observations:</b> <ul style="list-style-type: none"> <li>The delinquent rent balance is double the amount of delinquent rent for this time period in 2020. In 2019 the property had less than \$10,000 in delinquent rent.</li> <li>On the day the Delinquent and Prepaid report was provided, 222 units were occupied, and 86 of those occupied units have a delinquent balance due (38%). Of the 86 units with a balance due, 59 (26%) had a balance greater than one month's rent. The total delinquent rent for the 59 units is \$138,718, an average of \$2,351 per household.</li> </ul>	0-30 Days:	\$67,124	
	30-60 Days:	\$33,534	
	60 Days and Over:	\$27,196	
	TOTAL	\$127,854	

RETURNED CHECKS	YES	NO	N/A
1) Total number of returned checks in the past 3 months:		6	
2) Has the manager collected and deposited all returned checks?	X		
3) Is the manager following company policy on returned checks?	X		
<b>COMMENTS:</b> After a review of the tenant ledgers for the 6 NSF incidents, it was determined that management is properly assessing NSF fees when a check is returned. Each household is allowed two NSF incidents, after that they can no longer pay by check.			



# Texas State Affordable Housing Corporation

PERSONNEL	YES	NO	N/A
1) Does owner/agent have a system/procedure for providing field supervision of on-site personnel?	X		
2) Does the property appear to be adequately staffed?	X		
3) Is overtime being controlled?	X		
4) Were requested pre-audit reports submitted on time?	X		
5) Does it appear that personnel are team oriented?	X		
6) Are name tags/photo IDs being worn by the maintenance personnel?		X	
7) Was management staff prepared for the site visit?	X		
8) Has staff turnover occurred since the last site review?	X		
9) Are weekly staff meetings held?	X		
10) Have personnel been trained in Fair Housing?	X		
11) List training staff has received in the past year. ➤ Omnium Management provides continual online training through RealPage. Onsite staff attends the online training one hour per week every Tuesday.			
COMMENTS: The property is in the process of hiring a new leasing agent currently. In the past year the community promoted the assistant manager to the manager and hired an assistant manager.			

OWNER PARTICIPATION	YES	NO	N/A
1) Does the owner have access to the software system utilized to manage the property?	X		
2) How often are reports submitted to the owner? ➤ Management submits the Occupancy and Leasing Activity reports daily, the Light Inspections and Delinquency Report weekly, and the Occupancy Reports, Pool logs, and a Market Survey monthly.			
3) What is the dollar amount of an unbudgeted or over budget expense that requires owner approval for the release of funds? ➤ The Property Manager is required to get owner approval for any amount over \$500 and the Regional Property Manager requires owner approval on amounts over \$2,500.			
4) Are the funds for needed capital improvement items, turning of units, and marketing campaigns released by the owner according to what has been budgeted?	X		
<b>COMMENTS:</b>			

SUMMARY OF OBSERVATIONS AND FINDINGS
<p><b>No Findings.</b></p> <p><b>Observations:</b></p> <ul style="list-style-type: none"> <li>A few buildings had areas where the exterior trim is showing signs of deterioration. An assessment of each building to determine what trim needs to be replaced or painted is suggested.</li> <li>A large portion of the community had flower beds with no mulch, erosion, and exposed sprinkler drip lines. Many of the breezeways were dingy and the concrete had settling cracks.</li> <li>From mid-June to mid-July the property had 7 vehicle related incidents. The incidents included 5 burglarized vehicles and 2 stolen vehicles. Management is encouraged to pull crime reports regularly and review the courtesy officer reports in depth. When repeated activity occurs, it is strongly suggested that management notify residents and increase the frequency of the courtesy patrol.</li> <li>Management is encouraged to perform frequent occupancy checks for residents with extended delinquency, and to stay in constant communication with all residents that are struggling or behind on rent. When possible, having prior knowledge of a possible vacancy will help the property plan accordingly regarding make ready maintenance, marketing, budgeting, and revenue.</li> <li>The property is doing a lot of marketing to attract new residents and fill vacancies. The Midland area appears to have an abundance of new affordable apartments making it hard to fill vacancies. Management is encouraged to continue to shop its competitors to review their rents and promotions.</li> <li>Regarding the existing occupancy and renewal percentage, management needs to find ways to set itself apart from the competition. A strong effort to increase the annual renewal percentage from fifty to seventy-five percent would help combat the increased vacancy trend and would be extremely beneficial to the property's operating income.</li> <li>Management is experiencing a much higher turnover rate than expected. On occasion, the maintenance team cannot turn all vacancies within the 5-day company policy. Management is encouraged to complete the older vacancies prior to a new vacancy, unless a new vacancy has an infestation or condition that is problematic to other units in the building.</li> <li>The delinquent rent balance is double the amount of delinquent rent for this time period in 2020. In 2019 the property had less than \$10,000 in delinquent rent.</li> <li>On the day the Delinquent and Prepaid report was provided, 222 units were occupied, and 86 of those occupied units have a delinquent balance due (38%). Of the 86 units with a balance due, 59 (26%) had a balance greater than one month's rent. The total delinquent rent for the 59 units is \$138,718, an average of \$2,351 per household.</li> </ul>

# Texas State Affordable Housing Corporation





# Texas State Affordable Housing Corporation



# Texas State Affordable Housing Corporation





# Texas State Affordable Housing Corporation



# Texas State Affordable Housing Corporation





# Texas State Affordable Housing Corporation

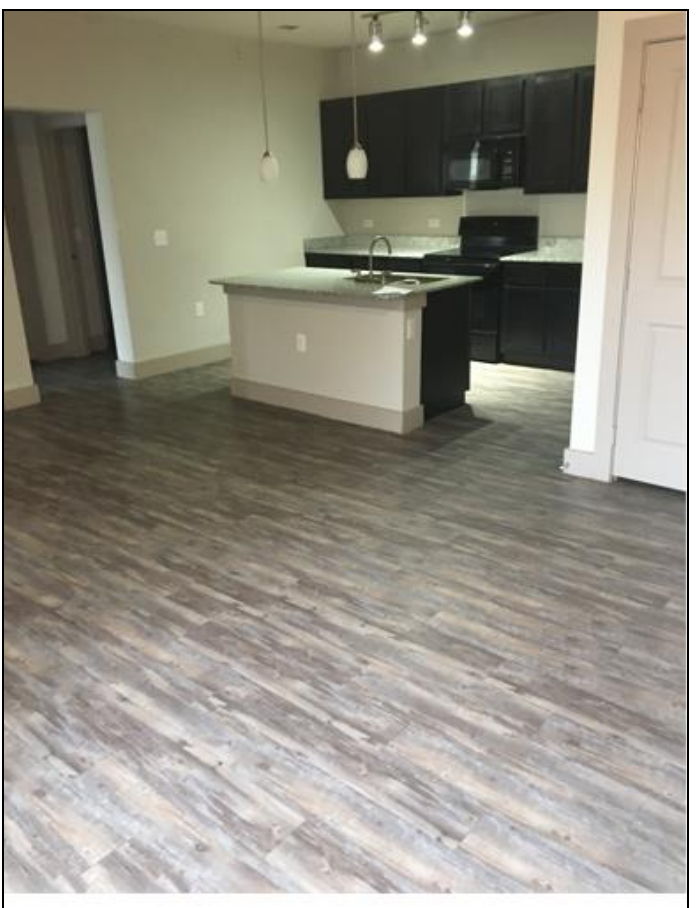
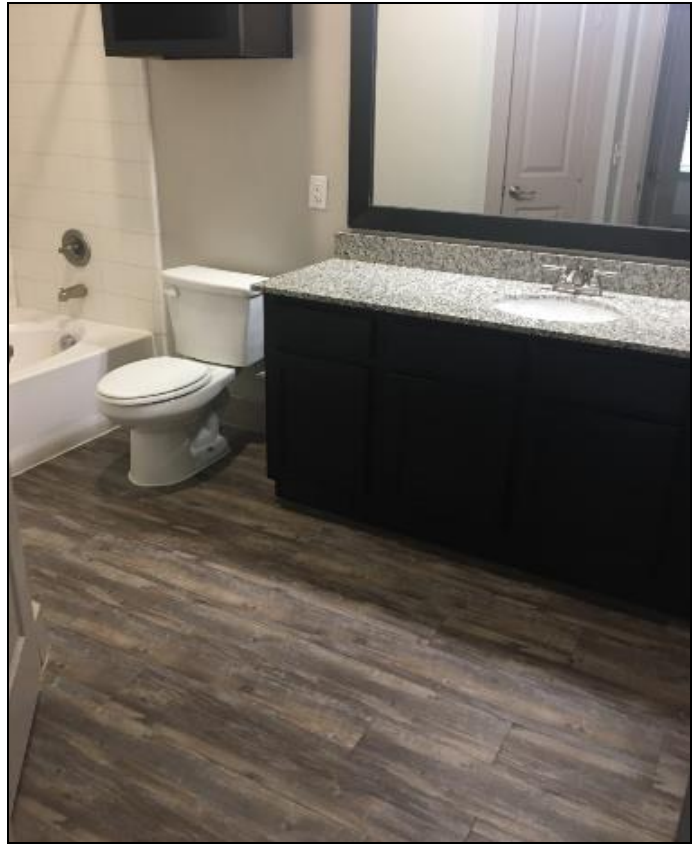




# Texas State Affordable Housing Corporation



# Texas State Affordable Housing Corporation





# Texas State Affordable Housing Corporation







