



Annual Report 2023-24

Report from the Chair and Acting Chief Executive



Welcome to Odu-Dua's Housing Association's Annual Report for 2023-24.

Odu-Dua has seen plenty of change during the year, following a decision by the Board to work in a strategic alliance with Shian Housing Association from June 2023.

Shian is a larger registered provider than Odu-Dua, with around 470 properties to Odu-Dua's 166, but the two organisations are closely aligned in their mission and values. Both are community based and firmly focused on providing good quality homes and services to London's BME and wider communities.

Over the past year, the strategic alliance has allowed us to pool our strengths and to share best practice. Our staff have worked and trained together and our Boards have met for a joint strategy day.

Shian's staff now run Odu-Dua's repairs service, which has freed up Odu-Dua's small team to focus on tenancy issues and rent accounts, as well as improvements to estate management.

Odu-Dua has also benefited from its first-ever stock condition survey, which is already informing our major repairs planning. In addition, a renewed focus on health and safety compliance has seen the appointment of a new Health and Safety Manager for the two housing associations, who will liaise with the specialist consultants who now oversee the work of our professional risk assessors.

Alongside the stock condition survey, we have been reviewing our stock to decide which homes are worth investing in long term. As a result, we now plan to hand back five short-life properties that are in poor condition and we sold a property in Barnet that was in need of expensive refurbishment. A second property in Barnet, in a similar condition, will also be sold in the near future.

Rationalising Odu-Dua's stock has already raised funds that meant we were able to boost our spend on other properties to £174,000 last year. With the kitchen replacement programme almost complete, we are now able to focus on new windows and bathrooms.

The alliance has also brought in better resources. New IT

programs now hold Odu-Dua's housing, finance and stock condition data, while tenants have access to a range of new advice leaflets and other publications, including this annual report. The decision to repay a development loan of c£250,000 has also strengthened our finances.

In other news, in 2023 we were pleased to acquire three brand-new properties. The two-bedroomed flats are part of a newly built complex in Delancey Street in central Camden.

Along with the rest of the social housing sector, we spent the year preparing for the new approach to regulation being introduced following the enactment of the Social Housing (Regulation) Act 2023. We commissioned our first tenant perception survey using the new Tenant Satisfaction Measures and provided our first full report to the regulator. We also adopted the latest version of the Ombudsman's Complaints Handling Code and will be doing more reporting on complaints both in this annual report and in our resident newsletters.

We are now ready to focus on how to provide the intensive additional support that some of our residents clearly need. We have found this difficult to deliver with a small team and we feel it really needs specialist skills. Together with Shian, we are starting to explore the possibility of sharing the use of a specialist agency, or employing a specialist staff member.

We would like to take this opportunity to thank the Board for their strong support during this time of transition. We also wish to thank the staff at Odu-Dua and Shian for their dedication and good will.

In the next annual report, we look forward to sharing the results of our hard work, as we continue to aim for service improvements and work to raise resident satisfaction.

*Sandra Brown, Chair
Leslie Laniyan, Acting Chief Executive*

We are sharing our year's work with you in the form of a calendar that you can hang up and use over the year. We hope you enjoy the bright pictures of flowers we picked to illustrate each month. They are all national flowers for countries that many of you have connections with.

Cover pic: Wild Poinsettia tree: national flower of Trinidad and Tobago.

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About us

While our services are open to all, Odu-Dua Housing Association, which is based in Camden, is strongly committed to serving Black and Minority Ethnic (BME) people, particularly those of African and Caribbean descent.

Our mission is to provide high-quality, affordable housing that addresses the specific needs of BME communities. This includes ensuring that our residents have access to the services and local amenities they need. We also aim to empower our residents and to support their communities and neighbourhoods.

Our homes

As at 31 March 2024, we managed a total of 172 properties, including five managed short-life properties in Camden.

Size of home	In Barnet	In Brent	In Camden	Total
Bedsit	–	1	2	3
1 Bedroom	9	7	55	71
2 Bedrooms	18	5	38	61
3 Bedrooms	6	2	20	28
4 Bedrooms	–	–	6	6
5 Bedrooms	–	–	1	1
6 Bedrooms	–	–	1	1
7 Bedrooms	–	–	1	1
Total	33	15	124	172

Our partners

Odu-Dua belongs to the National Housing Federation and is a member of the BME London Landlords group and BME National.

We are currently working in a strategic alliance with Shian Housing Association. Shian is a larger, BME-led, housing provider, which shares our values.

Our Acting Chief Executive, Leslie Laniyan, is also Shian's Managing Director.

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Tenancy management

Frontline services

In our first year of the strategic alliance with Shian Housing Association, we began delivering some of our services differently.

Repair requests are now dealt with by the experienced team at Shian, while staff at Odu-Dua have been freed up to concentrate on tenancy, rent account and other queries and requests by phone and by email, and in face-to-face appointments, booked in advance.

Other changes include the introduction of a new IT program that integrates our housing management and finance systems. Joint working also allowed us to produce parallel tenant handbooks and repairs guidance handbooks for Odu-Dua and Shian. We drew up a range of new leaflets focusing on health and safety issues, including tackling damp mould, as well as information about sources of financial support for low income households. And we updated our website to make it more useful to residents.

Tenancy support

We offer payment arrangements and benefits advice to residents who are getting behind with their rent. We can also assist residents to apply for a discretionary housing payment from their local authority. Where necessary, we signposted people to specialist agencies for support around debt and other issues.

We launched a new Community Support Fund in October 2023, which provided grants of up to £200 to residents who

needed essential items. These included household items, help to pay for a rechargeable repair and an amount towards garden maintenance. We recruited tenants to Odu-Dua's Panel to assess and approve applications.

Living independently

We continued to offer additional tenancy support to residents who needed it. This mostly involved putting residents in touch with their local authority support team or other specialist agencies.

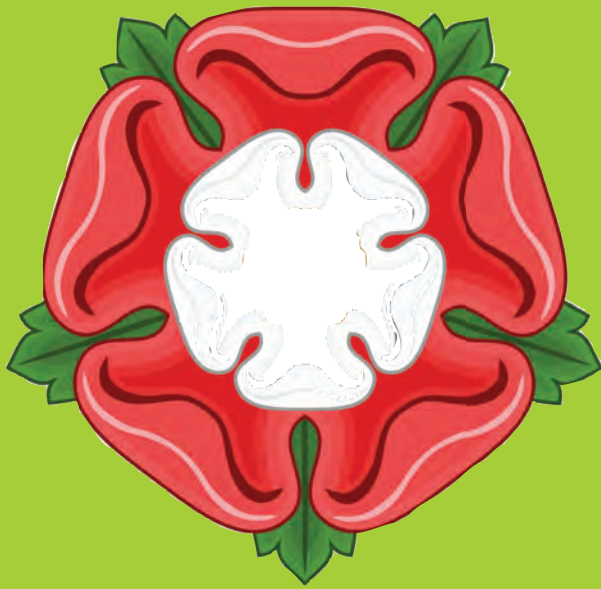
This area of our work has become more challenging for our small team. We are now looking, with Shian, into ways we can deliver specialist support, either by using a specialist agency or by employing a member of staff who could work across the two housing associations.

Lettings and voids performance

We let seven properties (compared with eight the previous year). Of these:

- one was an internal transfer
- five were council nominations, and
- one was a mutual exchange.

Our average void turnaround was 65 days. We missed our 35-day target because nominations to our three new properties in Camden did not go smoothly. We also kept a property open for tenants who were away and unable to attend a viewing. They needed a permanent move from a social rented home that was being demolished.



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Property management

Over 40% of our homes are in West Hampstead in the London Borough of Camden. The remainder are scattered across Barnet and Brent.

We make regular estate inspections and would love residents to join us. We have invited people in multiple ways and will keep this offer open, because we know that someone living on site will always know more about their neighbourhood and may be able to point to repairs or other problems we have missed.

In response to residents telling us they were unhappy with their estate cleaners, our Operations Manager carried out a complete review of the cleaning service. She held meetings with the contractor and negotiated a rebate of three months of charges. The contractor brought in a new team and they are now wearing hi-vis jackets, so that residents can see them at work. We are pleased to report that satisfaction has generally risen.

Anti-social behaviour

We had very few reported cases of anti-social behaviour. Unfortunately, they were mainly repeated complaints about the same people.

In one case, we arranged mediation and, in another, we eventually had to evict someone. Sadly, people making life difficult for others are often vulnerable, making these cases very difficult to resolve fairly.



New homes

We acquired three brand-new properties in 2023. The three flats, which each have two bedrooms, are part of a newly built hotel complex at the heart of Camden in Delancey Street.

One of our new tenants had spent three years bidding on the Home Connections site, while living with family, after becoming homeless during the pandemic with her two children.

She told us: "There are obviously pros and cons about moving into a new build, but the team at Odu-Dua have been very responsive I am grateful to be able to live in the same area that I have grown up in, work in, and where my children go to school."

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Tenant feedback

In the autumn of 2023, we commissioned Acuity Research to carry out our first tenant survey to include the new Tenant Satisfaction Measures introduced by our regulator – alongside questions landlords have been using for a number of years.

In all, 94 tenants responded, with 61% saying they were satisfied with our overall service.

While most tenants were satisfied that we keep them informed (68%) and their home is safe (68%), well-maintained (60%) and has clean and well-maintained communal areas (66%), our scores were lower for our overall repairs service (56%), approach to tackling anti-social behaviour (40%) and recent complaints management (36%).

This feedback, including the comments left by 70 respondents, is giving us clear information about what we need to do to improve.

Our next major survey is due in two years. However, we want to track our ongoing progress more closely in future – using more regular resident feedback to improve our services and raise satisfaction.

In June 2024, in the current financial year, Acuity began contacting residents who have recently used our customer service, or had a repair done, to find out how things went. We will report the results in our resident newsletters and in next year's annual report.

Complaints handling

We have to meet new guidelines when we handle complaints, in line with the Housing Ombudsman's complaints handling code. This includes giving you more details in our annual report.

In 2023-24, we received one formal complaint, from a resident with young children, who had been without heating and hot water for long periods while waiting for her boiler to be repaired. We took this up with our gas contractor, who completed the repairs, and we sent an apology to the resident.

In December 2023, the Housing Ombudsman service gave its decision on an earlier complaint made by a resident about a leaking roof and damp and mould. The Ombudsman ordered us to send a written apology and we paid our resident compensation.

We also had to carry out a further inspection and assess the property against the Ombudsman's own *Spotlight* report on damp and mould. We met all of these requirements and the case is now closed.

Following this case, we reviewed and amended our policy around damp and mould.



Repairs and maintenance

During 2023-24, we spent £214,572 on repairs and maintenance.

From June 2023, the strategic alliance between Odu-Dua and Shian led to a change of service. Shian's larger team took over responsibility for Odu-Dua's repairs. This is now working well.

We will provide a full set of performance figures for our first full year under the new arrangements in our next annual report. In the meantime, in June 2024, we began tracking ongoing resident satisfaction thanks to phone calls made on our behalf by Acuity Research.

Disrepair cases

Several residents began disrepair cases against Odu-Dua last year. We successfully dealt with two of the cases, giving the residents compensation. Others are still ongoing.

These cases included complaints about the condition of our short-life properties. Short-life properties have only basic repairs done on them before they are let for the first time. The complaints have prompted us to think again about providing this sort of housing.

In other cases, residents opted for the disrepair route before approaching us directly to get repairs sorted out.

If we cannot agree, going to mediation or the Housing Ombudsman is the best option for all concerned and it provides just as much compensation to the

resident, if any is due. When residents opt for the legal route, it is very expensive, because we also have to pay all the legal costs. This takes vital money away from our frontline budgets for repairs and maintenance.

Major works

During the year, we introduced a new contractor for our cyclical and major repairs work and we spent £174,021 on major repairs, including replacing:

- three kitchens
- three bathrooms
- four boilers, and
- the windows at 12 properties.

We have now completed almost all of the planned kitchen renewals. In the current financial year we will complete window installation at one of our estates and continue with our three-year bathroom upgrade programme.

At Petrus Gardens, we asked residents who gained new windows how satisfied they were. Two people responded. One wasn't happy with the security of the windows and had bought their own restrictors. The other was very happy with the work and the quality of the windows. They said: "I was worried beforehand how long the actual work would take, but was impressed with how quick it was."

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Asset management

Over the year, we began taking a more systematic approach to the way we manage our stock. This is known as ‘asset management’.

Stock condition survey

We commissioned our first full stock condition survey – getting our surveyors, Rand Associates, to visit our properties to report on their overall condition. We also introduced a new computer program, M3Vision, to keep detailed stock records. This gives us key information that is already helping us to plan future works programmes more systematically – showing us which work we should be prioritising.

The information we gained has also helped us to begin the process of rationalising our stock.

Choosing which homes to invest in

We identified a property in Barnet in need of substantial, costly work to bring it up to standard. It had been empty for a number of months and we decided to sell it, instead of refurbishing it. We used the funds we raised to boost our reinvestment budget – so that we could spend more on improving our other properties.

Our plan is to rationalise our stock by reviewing which homes need work and deciding which we should continue to invest in. In some cases, we may choose to sell instead.

We also decided it was time to hand back our five short-life properties to their owners. We held these on expired 15-year leases with Christian Action, who in turn hold them under a management agreement with Camden Council. Disrepair claims highlighted that the properties needed too much work to be economically viable for Odu-Dua.

The properties were all tenanted so, working with Shian, we did our best to rehouse the residents involved. Between us, we were able to rehouse two of the households. In addition, a large family was also rehoused by their council after we reduced their household size by offering the two eldest adult children a separate home of their own.

The remaining two households will have their homes taken back through the normal formal process, which should give them some priority for rehousing with their local authority.



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Health and safety

Health and safety concerns have become a much higher priority for the social housing sector in recent years, following some horrifying examples elsewhere of poor practice that led to serious harm.

We have been pleased this year to review and enhance our health and safety work, to ensure we meet set regulatory standards in the six main areas of:

- gas safety
- electrical safety
- fire safety
- asbestos safety
- water safety (Legionella testing), and
- passenger lift safety.

Zoma Okpala, a long-term staff member at Shian has been given the new role of Health and Safety Manager for both organisations. He is now following up on all our fire risk and other health and safety assessments. The assessments themselves are being carried out by independent contractors and overseen by experienced consultants.

We also produced a set of health and safety leaflets for residents, to give them information and advice on key topics, including tackling damp and mould.

Protecting your health and safety

Fire safety

In the UK, around 5000 people die every year because of fire. Most fires happen when people are asleep. With a working smoke alarm, you are four times more likely to survive a fire. But as many as three out of 10 UK smoke alarms don't have a working battery.

Make an escape plan

Everyone should make an escape plan in case of fire. If you live in a block of flats, check whether your scheme has a stay put or an evacuation policy. Think about how you could leave your home if the usual exit were blocked. Tell everyone in your household where you keep your door and window keys.

Fire safety do's and don'ts

- **DO** test your smoke alarms weekly. You should have one for every level of your home.
- **DO** replace batteries when needed, or call us if your mains-powered alarm isn't working.
- **DO** plan your escape route.
- **DO** tell us and your local fire and rescue service if someone in your home might not be able to escape.
- **DON'T** obstruct any escape routes from your home with rubbish or personal items. We have a zero tolerance approach to personal items in common areas. We will remove any items we find.

Fire safety at home

Use your home safely to reduce the risk of fire. Never smoke in bed, or at any time if you might fall asleep. Never leave a lit cigarette, pipe unattended. Use deep ashtrays and never throw hot ash into the bin. Keep matches and lighters away from children. If you use candles, or other lit flames, never leave them unattended. Place them on a heat-resistant surface. Sit at least three feet away from heaters and never put them near clothes or furniture. Don't overload electrical sockets.

If you have any health and safety concerns, call us on 020 7625 1799 or email us at admin@edu-dua.org

ADVICE LEAFLET

Tackling damp, mould and condensation

Damp and condensation can cause black mould to grow in your home. It is a common problem in British homes, but we can work together to manage it.

In this leaflet:

- we explain what causes mould
- we describe the steps we can take as your landlord, and
- we offer advice on simple ways to improve things.

Be assured that we take all cases of damp and mould seriously because we know that living in a home with mould can be bad for your health. We will work with you to resolve problems with damp and mould. You are always welcome to phone Edu-Dua for advice.

What causes mould?

Mould grows in damp homes. So it is important to start by working out what is causing your home to be damp. Your damp problem could be caused by:

- a fault with the building that needs to be repaired, or
- (more commonly) too much condensation.

You may need our help to resolve either of these problems.

A problem with the building

A leaky roof, pipe or guttering, or a problem with the plumbing in your home or your neighbour's home can all cause water to soak into walls and ceilings. In older buildings, some basement or ground floor flats may suffer from rising damp - where groundwater soaks up into the bricks or concrete. A problem with the structure of the building you live in is your

landlord's responsibility. If you can see a problem like this, report it to us as soon as you can, so that we can take action.



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How well we performed

Rent rises

Prices rose faster than our rents for the whole of 2022-23 and from April to June in 2023. This put pressure on our budgets.

Our rent rises are usually based on the level of inflation (CPI) in the September before our rent rise. When Government guidelines allow, we can typically add an additional 1%. However, in 2023, we kept our rises 3.1% lower than the level of inflation the previous September. Like some other landlords, we did this because so many of our residents were struggling with rising food and energy costs.

Our rise in 2024 was 5%, which was based on CPI in September 2023 – even though inflation was falling. This is allowing us to start catching up, so that we can safeguard services and continue to reinvest in our existing properties.

Rent arrears

In 2023-24, the sector saw a rise in residents getting behind with their rent, as they coped with the cost-of-living crisis.

Key performance figures	2023-24	Peer group median
Rent arrears	3.83%	5.06%
Rent loss from empty properties	£20,813	
Management cost per home	£3,188	£1,322
Repairs/maintenance cost per home	£1,342	£1,005



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Value for money

Odu-Dua’s Board views the setting, managing and control of the organisation’s business plan as the key to achieving value for money.

Our value for money approach is based on:

- ensuring a downward pressure on operational costs
- Board scrutiny of our financial performance
- an annual business-planning cycle, including a budget-approval process that is in line with our 30-year business plan and its long-term financial performance projections

- a rigorous approach to procurement, capital and routine expenditure
- effective tenant engagement, to help us focus on the services residents most need – we plan to develop this area in the next financial year, and
- seeking efficiency savings by collaborating with other registered providers.

Our value for money performance figures for 2023-24 are set out below. To meet our regulator’s requirements, we have compared our performance to our peer group – a benchmarking group of small housing associations.

Value for money reporting metrics	2022-23	2023-24	Peer group median
Reinvestments (spend on existing homes)	14.67%	3.88%	3.1%
New supply delivered (new homes)	0.02	0%	0%
Gearing (our debt levels – finance debt allows us to invest in existing homes or to develop new ones)	12.06%	8.11%	22.8%
EBITDA MRI interest cover (measures our surpluses against the interest we pay)	271.95%	514.74%	180.2%
Headline social housing cost per unit	£7,724	£5,963	£6,153
Operating margin – social housing lettings (shows how profitable our business is)	11.19%	28.92%	20.45%
Operating margin – overall	11.63%	29.95%	18.60%
Return on capital employed (ROCE)	9.98%	6.43%	2.2%



Our finances

Balance sheet:

Statement of financial position as at 31 March 2024

Balance sheet	2024 / £		2023 / £	
Fixed assets				
Housing properties		5,747,407		5,102,707
Work in progress		408,629		-
Other tangible fixed assets		237,726		240,415
		6,393,761		5,343,122
Current assets				
Debtors	149,629		104,440	
Cash in bank and in hand	699,533		1,245,184	
	849,162		1,349,624	
Creditors: amounts falling due within one year	(853,802)		(449,396)	
Net current liabilities		(4,640)		900,228
Total assets less current liabilities	6,389,121			6,243,350
Creditors: amounts falling due after more than one year		(1,057,481)		(1,460,651)
Total net assets		5,331,640		4,782,699
Capital and reserves				
Called up share capital		8		8
Revenue reserves				
Designated reserves	8,691		8,691	
General reserve	5,322,941		4,774,000	
		5,331,632		4,782,691
		5,331,640		4,782,699

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Our finances

Income and expenditure: Statement of comprehensive income as at 31 March 2024

Income and expenditure	2024 £	2023 £
Turnover	1,453,637	1,353,074
Operating costs	(1,267,046)	(947,793)
Loss on disposal of housing property components	(17,573)	(3,876)
Operating surplus	169,018	401,405
Interest receivable and similar income	7,239	6,834
Interest payable and similar charges	(95,877)	(64,588)
Profit on disposal of property	468,561	-
Surplus for the year	548,941	343,651
Revenue reserve brought forward	4,782,691	4,439,040
Revenue reserve carried forward	5,331,632	£4,782,691



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Our staff

Odu-Dua has a small staff team, who now focus on tenancy and estate management.



Acting CEO

Our Acting Chief Executive Officer, Leslie Laniyan, MBE, is also the Managing Director of Shian Housing

Association – our strategic alliance partner since June 2023. In addition, Leslie is the Chairman of the Pentecostal Community Bank, which is one of the financially strongest credit unions in the UK, and Chairman of Faith Regen UK, a multi-faith regeneration agency. Leslie has served on the Board of a number of BME housing associations over the last 30 years. He has more than 35 years of experience in housing, with a focus on BME issues.

Operation Manager

Our Operation Manager is Jyotika Patel.



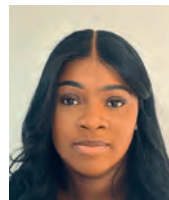
Housing Officer

Andrian David was our Housing Officer during the year. She left the organisation in August 2024.



Customer Services Officer

Nadine Bunting is our Customer Service Officer.



Board of management



Sandra Brown (Chairperson)

Sandra is a senior PA legal secretary, with vast experience in property law, residential and commercial conveyancing, and various other aspects of law, having worked in several top city law firms. She holds a BSc (Hons) Social Sciences and diplomas in Geography and Environment, and Development. She was a Board member of Shian Housing Association, where she was at one time Vice Chair and Chair of Audit and Risk. She has also been a Board member for Barnet Citizens Advice Bureau.



Sal Ishmael

Sal is an experienced professional with a career spanning telecoms, transport and hair & beauty. Born in Guyana and part of the Windrush generation, he has held senior leadership roles, including over 10 years as Technical Director for a leading American telecoms firm. Sal is recognised for his strong work ethic, problem-solving skills, and ability to thrive in complex situations. As a private landlord managing multiple properties, Sal has developed hands-on expertise in property management, tenant relations and regulatory compliance. This experience equips him with practical insights essential for serving as a Board member of Odu Dua. His understanding of tenant needs, property upkeep and financial management directly aligns with the goals of social housing. Sal is dedicated to improving housing standards and working with diverse communities, making him a valuable contributor to any organisation focused on delivering quality, affordable housing. Sal was appointed to the Board in October 2023.



Mark Reid (Company Secretary)

Mark is an experienced finance professional, currently working as a financial auditor with HSS Hire Group PLC. He has more than 30 years' experience of working across a varied portfolio of clients in a wide range of sectors. To name a few, these include: insurance and pension funding, local and central government, immigration law, learning and skills, not for profit, education, property management, fee and contract, rent and the operation of housing associations.



Sharon Lynch

Sharon is a former Odu-Dua tenant and previously served on the Management Committee of the management company for Meru Close. Sharon rejoined the Board in 2015.



Charline McGrowder

Charline has over 15 years of experience in the housing sector and currently works in local government managing temporary accommodation for individuals facing homelessness. Charline has provided housing and support services to black and ethnic minority communities. She possesses extensive knowledge around construction and repairs and maintenance, and has led various development projects across London. Charline serves as a Board Member of Tamil Housing Association and acts as a mentor to other housing professionals.



Ndiwi Rocque

Ndiwe Rocque is currently the CFO at Daizun Investments, a debt financing company specialising in bridging and development loans within the property sector. Before joining Daizun Investments Limited, she worked as a Private Client Tax Advisor at PwC, focusing on personal tax planning and owner-managed businesses.





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