# Residents of High Point Village face soaring service charges amid inadequate maintenance



Residents of High Point Village in Hayes, west London, are grappling with escalating service charges that have left many feeling trapped in what they describe as a "nightmare." The situation has reached a tipping point for those living in affordable housing, where soaring fees have turned previously viable assets into unsellable liabilities. Kunal Kapoor, for instance, now faces a staggering £6,861.12 in annual service charges, an increase of over £3,000 from the previous year. This new burden comes alongside a notification from the landlords, MTVH, demanding heightened monthly payments of £571.76, with little justification for the sharp increase.

Chair of the residents' association, Adam Sylla, highlights the profound distress shared among his neighbours as they find their financial crises deepening. Sylla himself has experienced a service charge hike of £2,132.04, pushing his payments perilously close to his mortgage. "Everything I have is now in this trap," he lamented. The burden is particularly stark given that these residents worked tirelessly to secure their homes. Sylla's own journey from experiencing homelessness at 16 to investing his life savings into shared ownership is a testament to his commitment to stability, yet now he finds himself once again fighting for his home.

The backdrop of escalating service charges is symptomatic of a broader trend affecting affordable housing across the country. Recent data indicates that expenses for affordable multifamily properties have risen by an average of 6.4% year over year as of late 2024, with insurance costs alone surging by more than 20%. This national trend underlines the systemic issues residents face in managing costs that continue to climb uncontrollably.

Adding to the residents’ challenges, many report a lack of basic upkeep in their buildings, despite the steep charges. Broken lifts, inoperable intercom systems, and litter strewn about reflect the widespread disrepair characterising High Point Village. Meanwhile, the privately owned section boasts amenities like a gym and a pool, segregated from the affordable housing units. This has led to further frustration among residents, who feel neglected in terms of maintenance and service quality, exacerbating their anguish over rising costs.

Sylla's attempts to sell his flat, especially after finally rectifying cladding issues, were thwarted by the new charges, effectively making the property unsellable—"It's absolutely crushing, devastating," he expressed. The endless cycle of responsibility and blame between landlords and managing agents, notably MTVH and Ballymore, complicates the residents’ ability to rally for change. According to communications shared with the media, Ballymore claimed ignorance over the arrangements surrounding the shared-ownership flats, leaving residents embittered and struggling to find accountability.

This predicament resonates beyond London, as similar tales emerge from various regions. In Hialeah, Florida, for instance, rising maintenance costs have led local authorities to transfer affordable housing units to a state agency, resulting in dramatically higher rents. Such challenges make it increasingly difficult for individuals and families seeking affordable housing options, further complicating the landscape of home ownership, particularly for those who are already vulnerable.

The financial pressures facing residents of affordable housing highlight a pressing need for systemic reform. While the U.S. Department of Housing and Urban Development has attempted to address rising expenses through operational adjustments, the efficacy of these measures remains to be seen. If the cycle of rising costs continues untempered, many aspiring homeowners may find themselves locked out of achieving the security they so desperately seek—a reality already unfolding for the residents of High Point Village.

As the community battles these financial setbacks, the hope remains that awareness will lead to meaningful conversations and, ultimately, solutions that prioritise the interests of those who strive for stability and security in their homes.

### Reference Map

1. Paragraph 1: [[1]](https://www.express.co.uk/finance/personalfinance/2052505/affordable-housing-beware-service-charges), [[2]](https://www.express.co.uk/finance/personalfinance/2052505/affordable-housing-beware-service-charges)
2. Paragraph 2: [[1]](https://www.express.co.uk/finance/personalfinance/2052505/affordable-housing-beware-service-charges)
3. Paragraph 3: [[3]](https://www.housingfinance.com/finance/affordable-housing-properties-see-expenses-rise_o)
4. Paragraph 4: [[1]](https://www.express.co.uk/finance/personalfinance/2052505/affordable-housing-beware-service-charges)
5. Paragraph 5: [[1]](https://www.express.co.uk/finance/personalfinance/2052505/affordable-housing-beware-service-charges)
6. Paragraph 6: [[4]](https://www.miamiherald.com/news/local/community/miami-dade/hialeah/article288047175.html)
7. Paragraph 7: [[5]](https://www.hud.gov/press/press_releases_media_advisories/hud_no_24_323), [[6]](https://www.jdsupra.com/legalnews/significant-increases-to-2023-operating-1427592/)
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## Bibliography

1. <https://www.express.co.uk/finance/personalfinance/2052505/affordable-housing-beware-service-charges> - Please view link - unable to able to access data
2. <https://www.express.co.uk/finance/personalfinance/2052505/affordable-housing-beware-service-charges> - An article from the Express detailing the financial struggles of residents in affordable housing due to steep service charge increases. It highlights the case of Kunal Kapoor, who faces an additional £3,137.88 annually, bringing his total service charges to £6,861.12. The article also discusses the challenges faced by residents at High Point Village in Hayes, west London, where service charges have risen significantly, making flats unsellable and leading to financial crises for owners like Adam Sylla.
3. <https://www.housingfinance.com/finance/affordable-housing-properties-see-expenses-rise_o> - An article from Housing Finance Magazine reporting on the rising expenses for affordable housing properties. It notes that expenses grew an average of 6.4% year over year per affordable multifamily unit nationally through the first three quarters of 2024. The increase was primarily driven by insurance costs, which rose by 20.3% year over year through September. The data comes from an analysis of 6,443 affordable multifamily properties in 114 metros across the United States.
4. <https://www.miamiherald.com/news/local/community/miami-dade/hialeah/article288047175.html> - An article from the Miami Herald discussing rent increases in Hialeah's affordable housing. Facing financial burdens from rising maintenance costs, Hialeah voted to transfer 625 affordable housing units to a state housing agency, likely leading to higher rents for new tenants. The rent for vacant units is now set at $1,239 per month with Section 8 vouchers or other rental subsidies, up from previous rates ranging from $300 to $1,070.
5. <https://www.hud.gov/press/press_releases_media_advisories/hud_no_24_323> - A press release from the U.S. Department of Housing and Urban Development (HUD) announcing adjustments to help properties address rising expenses and insurance costs. HUD released the 2025 Operating Cost Adjustment Factors (OCAFs), with new rent adjustments to address rising property management expenses, including insurance coverage, for multifamily properties. The adjustments aim to help housing providers maintain affordable rents while keeping up with rising expenses.
6. <https://www.jdsupra.com/legalnews/significant-increases-to-2023-operating-1427592/> - An article from JDSupra discussing significant increases to 2023 Operating Cost Adjustment Factors (OCAFs). The U.S. Department of Housing and Urban Development (HUD) released updated OCAFs for 2023, which are used to adjust rents to current market conditions on eligible multifamily housing projects with project-based contracts issued under Section 8. The 2023 OCAFs range from 4.8% to 8.3%, with a national average of 6.1%.
7. <https://www.mcknightsseniorliving.com/news/proposed-changes-could-double-budget-rate-increase-for-affordable-senior-housing-providers/> - An article from McKnight's Senior Living discussing proposed changes that could double the annual budget rate increase for affordable senior housing providers in 2023. The Department of Housing and Urban Development published a notice proposing changes to the calculation of the annual Operating Cost Adjustment Factors for 2023. If enacted, the adjustments could double the annual budget rate increase from 2022 rates, according to LeadingAge.