



**Refusal to make a Time to Pay Order
issued by the First-tier Tribunal for Scotland**

Reference number: FTS/HPC/PY/25/1221

Date Payment Order was granted 31 January 2025.

Parties:

Ms Lucy Rhodes, 29 Park Road, Calderbank ("the Debtor(s)")

Mr John Weldon, 5 Craignure Crescent, Airdrie, ML6 8EL ("the Creditor(s)")

The First-tier Tribunal for Scotland (Housing and Property Chamber) granted an order against the Debtor(s) for payment of the undernoted sum to the Creditor(s):

Sum of EIGHT THOUSAND THREE HUNDRED AND FIFTY POUNDS AND THIRTY-TWO PENCE £8,350.32

The First-tier Tribunal for Scotland (Housing and Property Chamber) granted an Interim Order to sist diligence while an application for a Time to Pay Order was considered on 17 November 2025.

The First-tier Tribunal for Scotland (Housing and Property Chamber) has now made the decision on the application for Time to Pay, and as such recalled the Interim Order to sist diligence.

The First-tier Tribunal for Scotland (Housing and Property Chamber) refuses the application for a Time to Pay Order for the following reasons.

The Hearing

The Application called for a Hearing by conference call at 2pm on 17 November 2025. The Respondent was personally present. The Applicant was not in attendance. The Applicant had emailed the Tribunal at 9.56 PM on the Sunday night immediately before the Hearing



explaining that she would not be in attendance as she had a “*casting with my son at the same time*”.

The Tribunal did not consider that the reason given was sufficient to justify adjourning the Hearing at such short notice. That would have caused the Respondent much inconvenience and the Tribunal was reluctant to equate “*a casting*” with any form of medical or other urgent appointment which could not be rescheduled. The Tribunal was also not content with the level of notice provided. The Tribunal therefore decided to proceed in the absence of the Applicant.

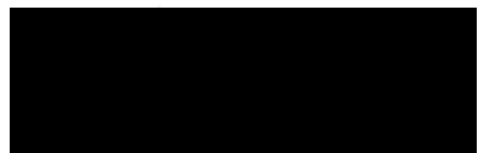
The basis of the Application

The Applicant proposes to pay the sum due at the rate of £2.00 per week. She narrates discretionary spending in her Application form of £300.00 a month on “*outings*”. Her schedule of income and outgoings makes no mention of receiving Child Benefit or Scottish Child Payment despite referring to having at least one child. The information provided was insufficient to support the notion that the Applicant could not afford to pay substantially more than £2.00 a week.

The Respondent pointed out that at that rate, it would take around 38 years to pay off the debt. The Tribunal agreed that the proposed repayment plan was unacceptable.

Decision

The Tribunal decided that the Application was unacceptable and ought to be refused. The Tribunal therefore refused to make a Time to Pay Order.



Date: 17 November 2025

Legal Member: