

Housing and Property Chamber
First-tier Tribunal for Scotland



Decision with Statement of Reasons of the First-tier Tribunal for Scotland (Housing and Property Chamber) under Section 16 of the Housing (Scotland) Act 2014

Chamber Ref: FTS/HPC/CV/25/2230

Re: Property at 7 (GF 1), Iona Street, Edinburgh, EH6 8SG (“the Property”)

Parties:

Mr Mohammad Ahmed, Mrs Samina Ahmed, 84 Denholm Avenue, Mussleburgh, EH21 6TY (“the Applicant”)

Mr Nasir Mughal, 53B/4 Broomhouse Grove, Edinburgh, EH11 3TY (“the Respondent”)

Tribunal Members:

Mark Thorley (Legal Member)

Decision (in absence of the Respondent)

The First-tier Tribunal for Scotland (Housing and Property Chamber) (“the Tribunal”) determined to grant an Order for Payment by the Respondent to the Applicant in the sum of Fifteen Thousand, Seven Hundred and Two Pounds and Sixty Four Pence (£15,702.64) with interest at the rate of Two per centum (2%) per annum from 7 January 2026 until payment together with a time to pay order in the sum of Fifty Pounds (£50) per week.

- **Background**

1. The Applicant applied to the Tribunal for an Order for Payment against the Respondent. This related to a tenancy of a property at 7 (GF 1), Iona Street, Edinburgh, EH6 8SG. The Respondent had been a long-term tenant, with the tenancy coming to an end on 4 January 2025.
2. The Respondent owed a significant amount of rent. Arrears had accrued essentially since January 2022. Rent was due in the sum of Eight Hundred Pounds (£800) per month.

3. The Respondent had lodged a time to pay application offering the sum of Fifty Pounds (£50) per week to the outstanding debt.

4.

- **The Case Management Discussion**

1. At the case management discussion, Ms Callaghan from TC Young appeared on behalf of the Applicant. There was no appearance by or for the Respondent.
2. The Applicant was prepared to accept the offer of Fifty Pounds (£50) per week towards the outstanding sums due.
3. The Respondent appeared to be in considerable debt.

- **Findings in Fact**

1. The parties entered into a contractual relationship for the rental of the property at 7 (GF 1), Iona Street, Edinburgh, EH6 8SG
2. The tenancy came to an end on 4 January 2025.
3. At the termination of the tenancy, the sum of Fifteen Thousand, Seven Hundred and Two Pounds and Sixty Four Pence (£15,702.64) was outstanding.

- **Reasons for Decision**

1. The Respondent accepted the arrears position. He had lodged a time to pay application.
2. The Applicant was prepared to accept the time to pay application at the rate of Fifty pounds (£50) per week.
3. Interest was craved at Eight per centum (8%), but the Tribunal were of the view that this was excessive, particularly bearing in mind the amount of debt that was due and the rate upon which payment was going to be made. Accordingly, the Tribunal fixed interest at the rate of Two per centum (2%) per annum).

- **Decision**

1. To make an Order for Payment by the Respondent to the Applicant in the sum of Fifteen Thousand, Seven Hundred and Two Pounds and Sixty Four Pence (£15,702.64) with interest at the rate of Two per centum (2%) per annum from 7 January 2026 until payment, together with a Time To Pay Order in the sum of Fifty Pounds (£50) per week.

Right of Appeal

In terms of Section 46 of the Tribunal (Scotland) Act 2014, a party aggrieved by the decision of the Tribunal may appeal to the Upper Tribunal for Scotland on a point of law only. Before an appeal can be made to the Upper Tribunal, the party must first seek permission to appeal from the First-tier Tribunal. That party must seek permission to appeal within 30 days of the date the decision was sent to them.

Mark Thorley

Legal Member

Date: 07/01/2026