

Eviction just as ban is lifted as landlord in debt

An Edinburgh tenant is to be evicted from her flat just as the Scottish Government's ban is lifted, after her landlord claimed to be 'deep in debt'.

Australia-based landlord Evaine Ladwa applied for an eviction order against Sau Lan Wong in a bid to put the East Parkside property back on the market.

And it was granted by the court last month – just days before a Scotland-wide eviction moratorium introduced in response to the cost of living crisis came to an end on March 31.

Ms Ladwa said she had been “suffering financial hardship for an extended period of time and had a pressing need to sell the property,” a housing tribunal report stated.

The landlord, who lives 10,000 miles away in New South Wales, said that “with each passing day she was getting deeper into debt and was inundated with notices from her bank regarding missed payments”.

Ms Wong asked that the tribunal be postponed after telling the court she was in Hong Kong dealing with ‘various matters concerning her teenage child which required her immediate and undivided attention’.

However, her request was refused due to a “lack of a satisfactory explanation” as to why she couldn't “dial in” from abroad or send someone on her behalf, while a

postponement of the hearing would “result in a delay of approximately four months”.

The report said: “[Ms Ladwa] explained that she had been made redundant and her employment and income had terminated in December 2023.

“She was hopeful that in due course her ongoing attempts to obtain new employment would be successful, but until then her monthly expenditure exceeded her monthly income by £907.

“She referred the Tribunal to the detailed information regarding her financial situation which she had provided in that regard.

“Even after obtaining replacement employment, she would still require to sell the property to repay the debt she had amassed up to that point.

“Additionally, her mortgage on the property was interest only and was due to end in four years. She did not have and did not envisage she would have the money to repay the capital borrowed to purchase the flat, so she also needed to sell it for that reason.”

It said Ms Wong did not put forward “circumstances to show that it would not be reasonable for the Tribunal to issue an eviction order”.

It added: “Having considered the whole circumstances, the Tribunal was satisfied that it was reasonable to issue an eviction order.”

by Donald Turvill Local Democracy Reporter