In Cyprus, even though your name may be on the Land Registry, no one legally owns a property until they have purchased the Title Deeds which usually are available 3-5 years after completion. I do not own any Title Deeds because I cannot afford to purchase them.

I returned to live in the UK 6 years ago and for the first 2 years I was unemployed and claiming Jobseekers Allowance, I was very actively looking for work as being unemployed made me extremely depressed.

I moved away from my lodgings after 2 years and after 2 months in new lodgings I found a job, although it was temping contract, I was finally off JSA. From that temping job, I found a permanent job and have been here ever since.

Unfortunately, I have moved to different addresses too many times to count because of one psycho landlord or landlady after another, one of which went through my things and reported me to the Jobcentre for fraudulently claiming JSA. The Jobcentre "postponed" the 'interview' appointment on the day and before I could inform the solicitor who was coming with me, when I asked the Jobcentre who was going to pay for the solicitor's time because it still has to be paid for, they said nothing, and although said the 'interview' would be re-scheduled, I never heard from them again.

In Cyprus, the apartments in the block are owned by mostly English people who have all bought their Title Deeds. I am only one of two who haven't. A bank account was set up in one of the owner's names for the Communal Charges to be paid into, and once I got full time employment, and tenants in the apartment, their rent money went straight into the Communal Charges account to pay all that was owed and current contributions.

In 2012, one couple who rented the apartment didn't put the correct reference number on the credit into the account and the people in charge of the account have failed to acknowledge that payment as having been paid by that couple, despite the fact that I forwarded that couple's email confirming their payment on to the account holder.

The same thing happened again in 2013 when the next couple paid their rent into the Communal Charges account, and again the account holder did not acknowledge that payment, again despite the fact I have forwarded their email to them.

Both emails from the respective couples were clearly dated and matched the dates of the credits on the bank account transaction history, which is available for all the people who have an apartment in the block to see. Unfortunately, the transaction history only allows you to see the previous 2 years and not any further back, so the first couple's payment is now off the radar.

I have repeatedly requested this be looked into by the account holder and they have repeatedly ignored my email requests. Although they are still the account holder, they have passed the reins to another property holder to manage the account, he issued a statement to everyone and it showed that the contributions by my apartment is 700euros less than it actually is, which is the 2 x 350euros paid by the first and second couple respectively. I have contacted the new manager of the account and he said he would look into it, and was waiting for the original account holder to send him all the bank statements.

Now when I email the new account manager, he ignores my emails. Yesterday I called his mobile but he ended the call before answering it. I then called his home number (he lives in the UK) and his wife answered the phone. When I asked to speak to her husband, she told me he was "just going out". After a lengthy conversation with her about this dispute, she said she nothing about it as her husband doesn't tell her anything about it. I asked her if her husband has a new mobile phone number, she asked why, I told her because I'd tried to call him twice and it just went to 'call ended', she said maybe he does, she didn't know!

I feel as if I am being bullied and victimised. I also have a feeling that they are doing this because they think I'm a benefit cheat. Which I am not.

Before I moved abroad, after I was made redundant from my job here, I had to go on Unemployment Benefit and sign on every other week. One of the questions on the form was 'do you own a property here or abroad'. At the time I did not know that until you purchase the Title Deeds, you do not legally own any property there, so I answered yes I do. I never received one penny from the unemployment office at that time because I "owned a property abroad." They sent me to a 'Hardship Allowance' interview, which I passed with flying colours and was told the next time I sign on, I would receive money in my account. But I received nothing, and when I queried it, they said because I "own a property abroad." In order to survive at that time, I had to become an Escort and sell my body, which I did for 3 months before getting a proper job.

I do not know what to do about the communal charges discrepancy. Please advise.