

Paul Curtis, 68, who lives on a narrowboat: ‘My home was repossessed because I could not pay my mortgage’

I became homeless when my marriage broke up. I had taken on a big mortgage and the interest rate went up. I became overstretched when my marriage ended. I had lost an income and then I also lost my job.

I was falling further and further behind with my debt repayments. Though I didn't know it at the time, I think I was having a mental meltdown. I wasn't able to cope and began drinking too much. I quit my job because I wasn't happy with the way things were being run at the organization. I imagined I would quickly find another job, but it didn't work out that way.

My home was repossessed because I couldn't afford my mortgage repayments. More than that, the will had gone. When you get hit by a few things at once it affects your ability to think clearly. You are firefighting all the time. Depression saps your energy: it makes it hard to get up in the morning and put together a rational plan.

As a stop-gap measure, I stayed with friends. What was supposed to be temporary ended up lasting a year. There was a long period when I was rudderless, moving from place to place.

To say I was lucky is an understatement – I never had to live on the streets. The people who put a roof over my head were unbelievably kind and generous and never once made me feel like I was an intruder. But I felt like an intruder. “We are going out, there's food in the fridge. Help yourself. You know how the remote works. Don't wait up,” they would say.

I was very aware it was not my home; my stuff wasn't there and I made no decisions about anything. I was a guest. I would walk around the shopping center and the streets for hours hoping to exhaust myself, looking at empty allotments and wondering if I could live there.

There's a feeling of powerlessness when you're homeless; you feel lost. My experience changed how I see homeless people. After a while I got over whatever it was that was going on in my head. I found a job and a flat and the friends who helped me are still, thankfully, my friends. But I have never got over the fear of homelessness, that feeling of being nowhere.

I am lucky that I now have a beautiful home in which I am very happy. I live on a narrowboat. I am warm and secure and it's a lifestyle I enjoy – also, what with being retired, it's a lifestyle I can afford. I know I couldn't afford to go back into the world and pay rent; the system is rotten. Homeless people are victims of government policy over the past 20-30 years and it's going to get worse.