



Ty'r Banc, Rhiw y Rofft, Cardigan, SA43 2DF  
Offers in the region of £380,000



CARDIGAN  
BAY  
PROPERTIES  
EST 2021

# Ty'r Banc, Rhiw y Rofft, Aberporth, SA43 2DF

Offers in the region of £380,000

- Detached coastal property
- Walking distance to beach
- Two-bed house plus 1 bed apartment
- Attached garage with power
- Patio, deck and BBQ area
- Sea and Cardigan Bay views
- Currently two holiday lets
- Easy four-bed conversion option
- Parking for two cars
- Energy Rating: TBC

## About The Property

Looking for a beautifully updated coastal property with sea views, walking distance to Aberporth beach, and income potential already in place? This detached home is currently arranged as a two-bedroom house with a separate one-bedroom apartment, offering a ready-made holiday let setup, or the option to return it to one generous four-bedroom home.

Set in a tucked away no-through road location in the popular seaside village of Aberporth, this beautifully updated detached property offers a brilliant mix of coastal living, flexibility and income potential. Currently arranged as a two-bedroom house with a separate one-bedroom first floor apartment, it works well as two holiday lets, but could also be reconfigured back into one generous four-bedroom home without too much work.

The setting is a real highlight. With views towards the sea and Cardigan Bay, plus Aberporth beach within walking distance, this is exactly the sort of West Wales coastal property that appeals to holiday guests, second-home buyers, or anyone looking for a home by the coast with options.

The main house is entered from the front into a porch with tiled flooring and a useful storage cupboard. From here, a door leads into the kitchen, which has been tastefully updated with a clean, coastal feel. There are matching base units, worktops, practical shelving, tiled flooring, a stainless steel sink and drainer, electric oven, hob and extractor, along with space for an under-counter fridge. A window to the front keeps the room light and gives a pleasant outlook.

From the kitchen, the inner hallway gives access to the ground floor shower room and the main living areas. The shower room is smart and practical, fitted with tiled flooring, WC, wash hand basin, double shower and a front-facing window.



### Details Continued:

The dining room has a lovely relaxed feel, with a feature fireplace, tiled hearth and space for an electric fire if required. The window seat is a lovely touch, making the most of the sea views, and a part-glazed door opens out to the front patio area. Stairs rise from here to the first floor, with useful storage beneath.

The lounge sits just off the dining room and continues the coastal cottage feel, with a stone fireplace, slate hearth and wood-burning stove. A front-facing window with a window seat frames the outlook, giving the room a cosy but bright feel.

Upstairs, the landing leads to two bedrooms and a store room. Bedroom one has a dormer window to the front with sea views, part-sloping ceilings and space for a wardrobe or hanging rail. Bedroom two also

enjoys sea views from two dormer windows, again with space for storage. The store room is currently used for holiday let linen and supplies, but this room is also key to the property's flexibility. There is an interconnecting doorway between the house and apartment hallway, currently blocked by shelving on both sides, which could be reinstated if the property was returned to one home. There is also a boarded-over window that could be opened back up if desired.

### Apartment:

The apartment is accessed separately from the rear of the property, via external steel steps leading to its own entrance. The hallway gives access to the accommodation, which is well arranged and works brilliantly as an independent holiday let.

The lounge/dining room is the standout space in the apartment, with corner windows taking in views down towards Aberporth and across Cardigan Bay. There is space for a sofa and a small dining table, making it a comfortable self-contained setup for guests.

The apartment kitchen is compact and practical, fitted with base units, sink, electric cooker with two-ring hob, extractor fan, space for a fridge and a front-facing window. The bedroom has a front window and space for a wardrobe or hanging rail, while the shower room includes tiled flooring, WC, pedestal wash hand basin and corner shower cubicle.

For anyone looking to create one larger home, the apartment layout makes plenty of sense. The interconnecting door could be brought back into use, and the apartment lounge/diner could become an impressive main bedroom with sea views, creating a four-bedroom detached coastal home with two shower rooms.

Externally:

Outside, the property has been set up with both the house and apartment in mind. To the front of the main house is a gravelled parking area for one car, with paths leading to the front door, garage side door and patio. The front patio has space for outdoor dining, a built-in BBQ area, and views towards the sea, making it a very appealing spot for guests or owners.

To the end of the house is the attached garage, with concrete floor, power, light and water. It also houses the wall-mounted LPG gas boiler, which serves the whole property with heating and hot water. The garage has an up-and-over door to the end and a front-facing window, with parking in front of the garage door for a second car, currently used for the apartment. A small decked seating area sits beside the garage, giving apartment guests their own place to sit outside, while the LPG bottle storage and bin store are also neatly positioned nearby.

This is a property with a lot going for it: sea views,

beach access, a proven holiday let setup, parking, garage, outside seating areas and the ability to adapt the layout. This flexibility is the strongest part – it is not just a holiday let investment, and it is not just a coastal home; it can comfortably be either, depending on what is needed next.

Viewing is highly recommended to appreciate the location, layout and potential on offer.

#### INFORMATION ABOUT THE AREA:

Aberporth is one of the most popular coastal villages along the Cardigan Bay coastline in West Wales, well known for its sandy beaches, relaxed seaside atmosphere and access to the Ceredigion Coast Path. The village offers a good mix of everyday amenities including cafés, pub, a village shop, takeaway restaurants and a primary school, while the beaches are popular for swimming, kayaking and dolphin spotting out across Cardigan Bay. Nearby coastal villages such as Tresaith, Penbryn and Llangrannog are all within easy reach, with the market town of Cardigan providing a wider range of shops, supermarkets and services just a short drive away.

Please read our Location Guides on our website <https://cardiganbayproperties.co.uk/location-guides-getting-to-know-cardigan-bay/> for more information on what this area has to offer.

Porch – House  
4'3" x 6'3"

Kitchen – House  
8'2" x 10'4"

Inner hall – House  
10'0" x 3'6"

Ground floor shower room – House  
7'5" x 6'7"

Dining room – House  
13'6" x 13'8"

Lounge – House  
12'4" x 13'6"





Frist floor landing - House  
6'2" x 5'2"

Bedroom 1 - House  
10'7" x 13'10" plus dormer

Bedroom 2 - House  
16'0" x 8'5" plus dormer

Store room - House  
7'10" x 5'2"

Apartment

Hall - Apartment  
23'2" x 2'8" max

Lounge/diner - Apartment  
14'10" x 10'2"

Kitchen - Apartment  
5'6" x 7'2"

Bedroom - Apartment  
10'1" x 7'2"

Shower - Apartment  
6'0" x 6'2"

Attached Garage  
16'11" x 9'0"

IMPORTANT ESSENTIAL INFORMATION:

WE ARE ADVISED BY THE CURRENT OWNER(S) THAT THIS PROPERTY BENEFITS FROM THE FOLLOWING:

COUNCIL TAX BAND: Property currently qualifies for Business Rate Relief - Ceredigion County Council

TENURE: FREEHOLD

PARKING: Off-Road Parking/ Garage Parking

PROPERTY CONSTRUCTION: Traditional Build

SEWERAGE: Mains Drainage

ELECTRICITY SUPPLY: Mains

WATER SUPPLY: Main

HEATING: Gas (LPG ) boiler servicing the hot water and central heating and wood burning stove in house

BROADBAND: Connected - TYPE - Superfast / Standard - up to 60 Mbps Download, up to 10 Mbps upload FTTC - PLEASE CHECK COVERAGE FOR THIS

PROPERTY HERE - <https://checker.ofcom.org.uk/> (Link to

[https:// checker . ofcom . org . uk](https://checker.ofcom.org.uk/))

MOBILE SIGNAL/COVERAGE INTERNAL: Signal Available , please check network providers for availability, or please check OfCom here -

<https://checker.ofcom.org.uk/> (Link to <https:// checker . ofcom . org . uk>)

BUILDING SAFETY - The seller has advised that there are no issues that they are aware of.

RESTRICTIONS: The seller has advised that there are none that they are aware of.

RIGHTS & EASEMENTS: The seller has advised that there are none that they are aware of.

FLOOD RISK: Rivers/Sea - N/A - Surface Water: N/A

COASTAL EROSION RISK: None in this location

PLANNING PERMISSIONS: The seller has advised that there are no applications in the immediate area that they are aware of.

ACCESSIBILITY/ADAPTATIONS: The seller has advised that there are no special Accessibility/Adaptations on this property.

COALFIELD OR MINING AREA: The seller has advised that there are none that they are aware of as this area is not in a coal or mining area.

OTHER COSTS TO BE AWARE OF WHEN PURCHASING A PROPERTY:

LAND TRANSACTION TAX (LTT): You may need to pay this if you buy property or land in Wales, this is on top of the purchase price. This will vary on each property and the cost of this can be checked using the Land Transaction Tax Calculator on the Gov.Wales website <https://www.gov.wales/land-transaction-tax-calculator>.

BUYING AN ADDITIONAL PROPERTY: If you own more than one residential property, you could be liable to pay a higher rate of Land Transaction Tax (sometimes called Second-Home Land Transaction Tax). This will vary on each property and the cost of this can be checked using the Land Transaction Tax Calculator on the Gov.Wales website <https://www.gov.wales/land-transaction-tax-calculator> - we will also ensure you



are aware of this when you offer on a property. Also, properties in our areas are subject to higher rates of Council Tax for additional/second homes. Please ensure you check with the local authority provider as to what this will be prior to making an offer.

**MONEY LAUNDERING REGULATIONS – PROOF OF ID AND PROOF OF FUNDS:** As part of our legal obligations to HMRC for Money Laundering Regulations, the successful purchaser(s) will be required to complete ID checks to prove their identity. Documents required for this will be a valid photo ID (e.g. Passport or Photo Driving Licence) and proof of address (e.g. a recent Utility Bill/Bank Statement from the last 3 months). Proof of funds will also be required, including any bank or savings statements from the last 3 months & a mortgage agreement in principle document, if a mortgage is required. Please ensure you have these in place at the point you make an offer on a property so as to save any delays.

**CAPITAL GAINS TAX:** If you are selling an additional property, or a property with land, you may be liable to pay Capital Gains on the gains made on the property. Please discuss this with an accountant to find out if any tax will be liable when you sell your home. More information can be found on the Gov.UK website here – <https://www.gov.uk/capital-gains-tax>

**SOLICITORS/SURVEYORS/FINANCIAL ADVISORS/MORTGAGE APPLICATIONS/REMOVAL FIRMS ETC** – these also need to be taken into consideration when purchasing a property. Please ensure you have had quotes ASAP to allow you to budget. Please let us know if you require any help with any of these.

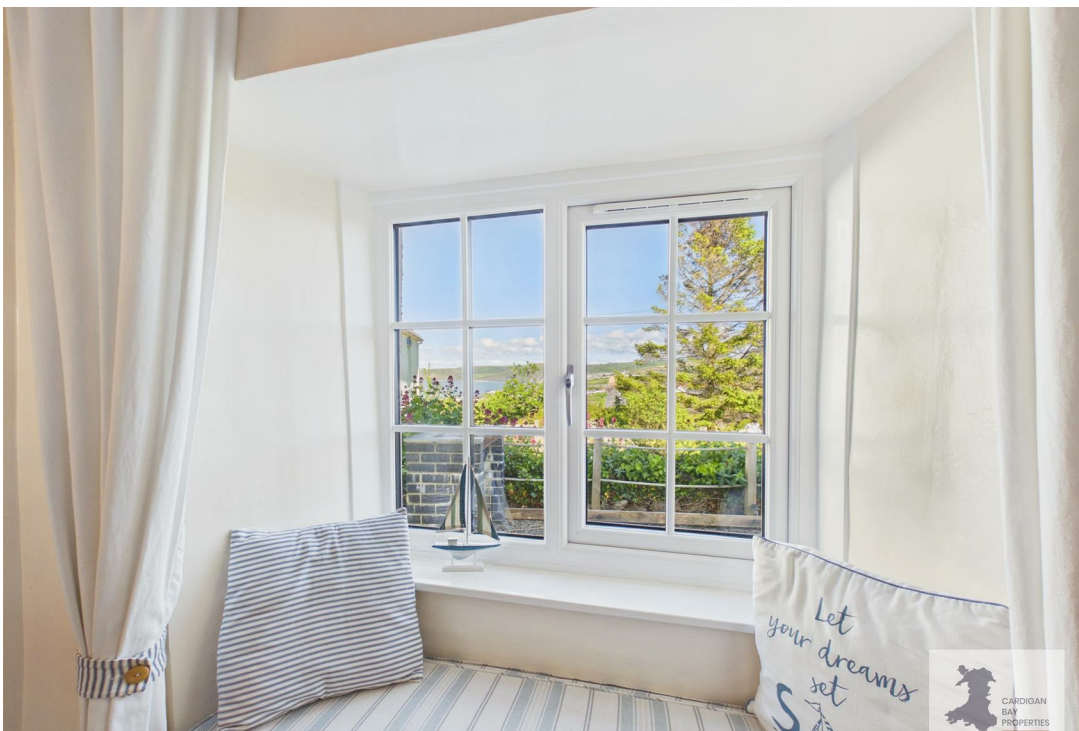
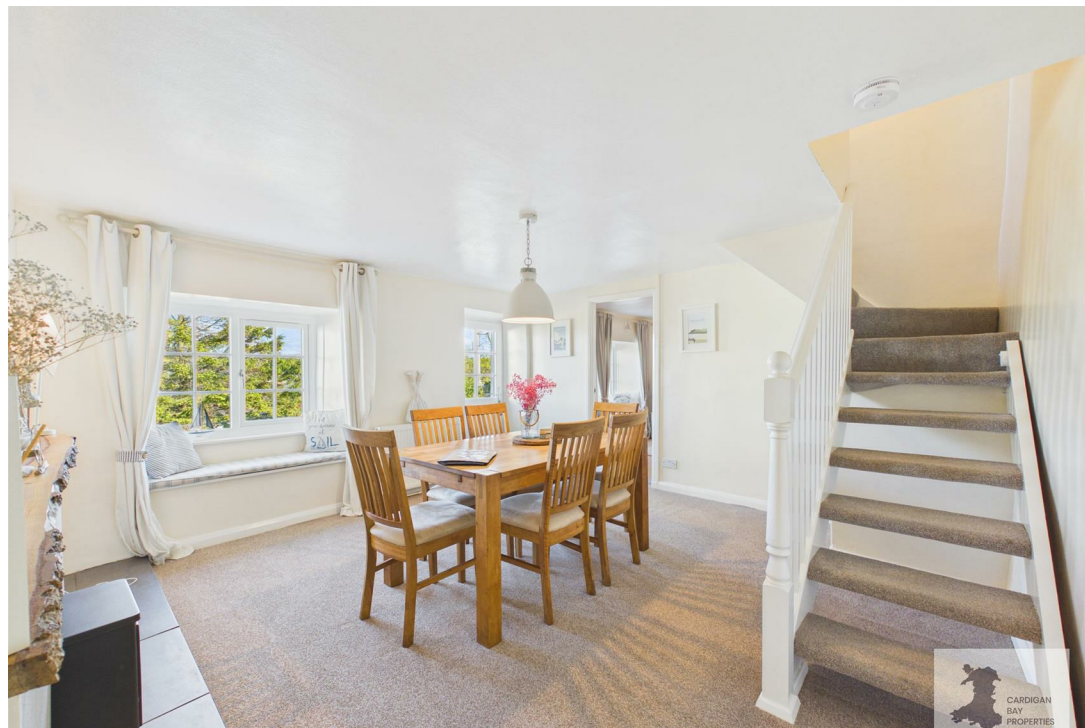
**VIEWINGS:** By appointment only. Please ensure you read the above information carefully prior to arranging a viewing.

**PLEASE BE ADVISED, WE HAVE NOT TESTED ANY SERVICES OR CONNECTIONS TO THIS PROPERTY.**

**GENERAL NOTE:** All floor plans, room dimensions and areas quoted in these details are approximations and are not to be relied upon. Any appliances and services listed in these details have not been tested.

HW/HW/05/26/OK









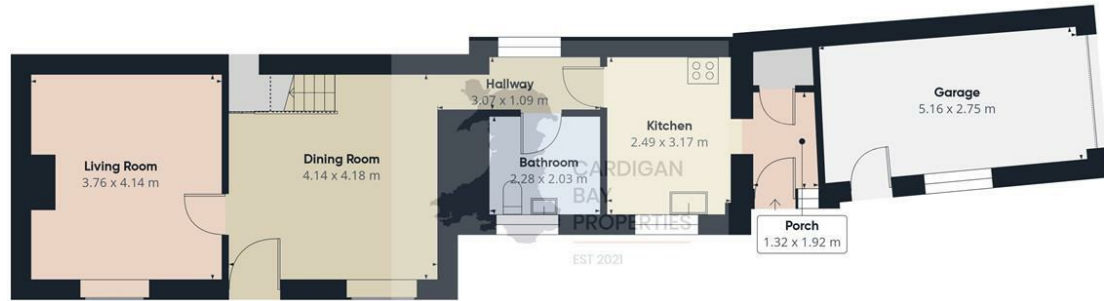




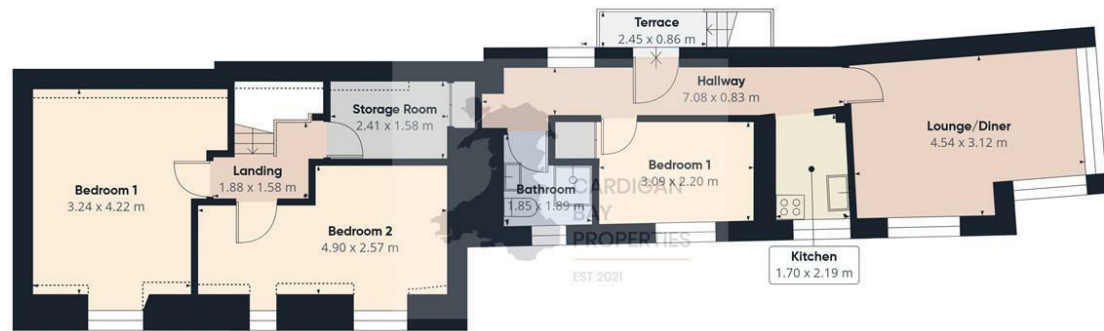
#### DIRECTIONS:

What3Words - [///mysteries.adjusted.ties](https://www.what3words.com/#!/mysteries.adjusted.ties) From Cardigan head north along the A487 until you reach the first roundabout, take the first exit and take the first exit at the next roundabout heading for Abeporth. Take the second left and head into Parcllyn. In the centre of the village turn right down Pennar Road that turns into Rhiw y Rhoft. About half way down the hill, in the middle of two bends in the road you will see a no through road to the right, go down this road and the property is the first on the right hand side.





Floor 0



Floor 1



Approximate total area<sup>(1)</sup>

134.4 m<sup>2</sup>

Balconies and terraces

2 m<sup>2</sup>

Reduced headroom

2.9 m<sup>2</sup>

(1) Excluding balconies and terraces

Reduced headroom  
..... Below 1.5 m

Calculations reference the RICS IPMS 3C standard. Measurements are approximate and not to scale. This floor plan is intended for illustration only.

GIRAFFE360



### Energy Efficiency Rating

	Current	Potential
Very energy efficient - lower running costs		
(92 plus) <b>A</b>		
(81-91) <b>B</b>		
(69-80) <b>C</b>		
(55-68) <b>D</b>		
(39-54) <b>E</b>		
(21-38) <b>F</b>		
(1-20) <b>G</b>		
Not energy efficient - higher running costs		
<b>England &amp; Wales</b>	EU Directive 2002/91/EC	

Contact Helen on 01239 562 500 or [helen@cardiganbayproperties.co.uk](mailto:helen@cardiganbayproperties.co.uk) to arrange a viewing of this property.

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