



Flat 2, 7-8 High Street, Cardigan, SA43 1HJ

Offers in the region of £85,000



CARDIGAN
BAY
PROPERTIES

EST 2021





Flat 2, 7-8 High Street, SA43 1HJ

- Two-bedroom first-floor flat arranged over two floors
- Spacious living room with exposed stone feature wall
- Leasehold with 127 years remaining
- Bathroom with bath and shower over
- Electric heating and hot water; no allocated parking
- Prominent position in the heart of Cardigan town centre
- Traditional bow window and window seat overlooking the High Street
- Two generous double bedrooms
- Small private garden area with storage shed
- Energy Rating: E

About The Property

Looking for a characterful town-centre home with everything Cardigan has to offer practically on the doorstep? This spacious two-bedroom first-floor flat is arranged over two floors, with a pretty bow window overlooking the High Street, two double bedrooms and the unusual advantage of its own small garden area to the rear.

Set above commercial premises in a prominent position within the heart of Cardigan, this interesting property forms part of an older town-centre building within Cardigan's Conservation Area. Behind its traditional frontage is accommodation extending to approximately 82.1 sq. metres and offering considerably more space than might first be expected.

The property is approached from the rear, off Eben's Lane, where a shared pathway leads up steps and opens into the garden area. A slate pathway continues past the garden belonging to the flat before leading through an alleyway to a flight of external metal steps, shared with two other flats. These rise to an entrance hall which is shared with just one neighbouring flat, from where the private front door opens into the accommodation.

Once inside, a spacious hallway immediately gives the flat a good sense of space. There is room for furniture as well as useful built-in storage cupboards, with the staircase rising to the upper floor.

The living room sits at the front of the building and is one of the most appealing rooms in the property. An exposed stone feature wall adds plenty of character, incorporating a fireplace with space for an electric fire. At the opposite end, the traditional timber-framed bow window looks directly over Cardigan High Street. Its deep window seat creates a lovely spot to sit and watch the activity of the town below, while bringing plenty of natural light into the room.

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Details Continued:

Also overlooking the High Street is the kitchen, a long room fitted with a range of wall and base units, work surfaces and sink, together with an electric hob and oven. There is space for a washing machine and fridge/freezer, while the proportions of the room also allow space for a dining table and chairs.

Stairs rise from the hallway to the second floor, where the landing is divided into two sections and includes an airing cupboard housing the hot water cylinder and immersion heater.

Both bedrooms are generous doubles. The rear bedroom has an interesting shape and plenty of floor space, with windows bringing in natural light and a fire escape window providing an alternative means of escape.

The front bedroom is another particularly appealing room, with good proportions and a striking dormer-style window arrangement adding character to the space. The elevated position also gives the upper floor a very different feel from the busy High Street below.

The bathroom completes the accommodation and is fitted with a bath with shower over, wash hand basin and WC. A timber-framed window provides natural light.

Externally:

Outside, the property has the added benefit of its own small garden area to the rear. This is a particularly welcome feature for a town-centre flat, providing outdoor space for seating, pots and planting. There is currently a useful garden storage shed.

There is no allocated parking with the property, although its central position means everyday amenities are within easy walking distance. Cardigan High Street is immediately outside, with independent shops, cafés, restaurants, supermarkets and other services all close at hand.

With its character features, two-floor arrangement and garden, this is an interesting alternative to a more conventional flat and could suit a range of buyers looking for a home right in the centre of Cardigan.

With generous accommodation and central location, the property lends itself equally well to use as a comfortable town-centre home or as an investment opportunity. Its two double bedrooms, garden area and immediate access to Cardigan's shops and amenities could make it an appealing option for the rental market, subject to any necessary consents and requirements.

The property benefits from electric heating and electric hot water.

INFORMATION ABOUT THE AREA:

Cardigan is a popular market town in West Wales, positioned on the River Teifi and within easy reach of the Cardigan Bay coastline. The town has a good selection of everyday facilities alongside Cardigan Castle, the Guildhall Market, schools and leisure facilities. The surrounding area is well known for its beaches, coastal walks and countryside, with Poppit Sands, Mwnt, Aberporth and the Teifi Estuary all within easy reach.

A note from the seller – As the entrance to the flat is around the back, you can be walking on the coast path in 10 minutes, and walking in the park and woodland in 5 minutes from leaving the door, and it's about a 45min walk to Patch through country lanes and fields.

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.

Hallway

Lounge

Kitchen

Landing 1

Bedroom 1

Landing 2

Bedroom 2

Bathroom

IMPORTANT ESSENTIAL INFORMATION:

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

COUNCIL TAX BAND: B – Ceredigion County Council
TENURE: LEASEHOLD – There are 127 years remaining on the lease. Annual Ground Rent = £25.00 P/A. Zero Service Charge. Buildings insurance: £341.12 paid annually to management company. Maintenance works info – Variable as to when works carried out – Last year (2025) the roof was inspected and repaired after the storms. Cost covered by insurance organised via freehold owners management. Path lighting is maintained as and when it needs fixing to keep it in working order. Unofficially this is usually done by owners of Stable Cottage at no cost to flats. Costs of repairs split equally unless stated otherwise as in the leasehold document. Buildings insurance: £341.12(as of August 2026) paid annually to management company. Must maintain, repair, renew, uphold and keep the premises in good and substantial repair and condition. Tenants of flats 1, 2 & 3 are responsible for repairing, maintaining, renewing, painting and decorating and lighting the common parts of the building. Also jointly responsible with other tenants of the building for the cost of maintaining, renewing and repairing the pipes serving the building, the boundary wall and fences forming part of the building, and for the cost of keeping the bin stores at





the building free from rubbish.

PARKING: There is no parking with this property – the owner has informed us that they do have an unofficial arrangement with the neighbouring driveway to park, however this may not be available to new owners. You will need to make your own enquiries.

PROPERTY CONSTRUCTION: Traditional Build with mostly Timber Framed Windows

SEWERAGE: Mains Drainage

ELECTRICITY SUPPLY: Mains

WATER SUPPLY: Mains

HEATING: Electric Heating with immersion heater for hot water

BROADBAND: Connected – TYPE – Superfast – up to 1600 Mbps Download, up to 115 Mbps upload *** FTTP – 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: Good outdoor, variable in-home, please check network providers for availability, or please check OfCom here – <https://checker.ofcom.org.uk/> (Link to [https:// checker . ofcom . org . uk](https://checker.ofcom.org.uk/))

BUILDING SAFETY – The seller has advised that the property is approached by several sets of steps/stairs to reach the first floor flat.

RESTRICTIONS/COVENANTS: The seller has advised that covenants apply including, but not limited to – No pets or birds which would cause annoyance or danger to others, and not to breed and animals or birds. To be used as a private residence. Not run a trade of business from the property. Not cause a nuisance to landlord or other tenants/occupiers of the property. ***Other covenants apply to the lease, please ask us for a copy of the lease to read these in full.***

RIGHTS & EASEMENTS: The seller has advised that other tenants have access up the steps from the road and up into the first floor to access their flats.

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.

VIEWINGS: By appointment only. Please read the above information carefully. Please watch the full walk through video tour on our YouTube channel before arranging a viewing –

<https://www.youtube.com/@cardiganbayproperties>
The flat is directly above the shop "The Works". with the windows overlooking the high street.

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 make your 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.

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/08/26/OK









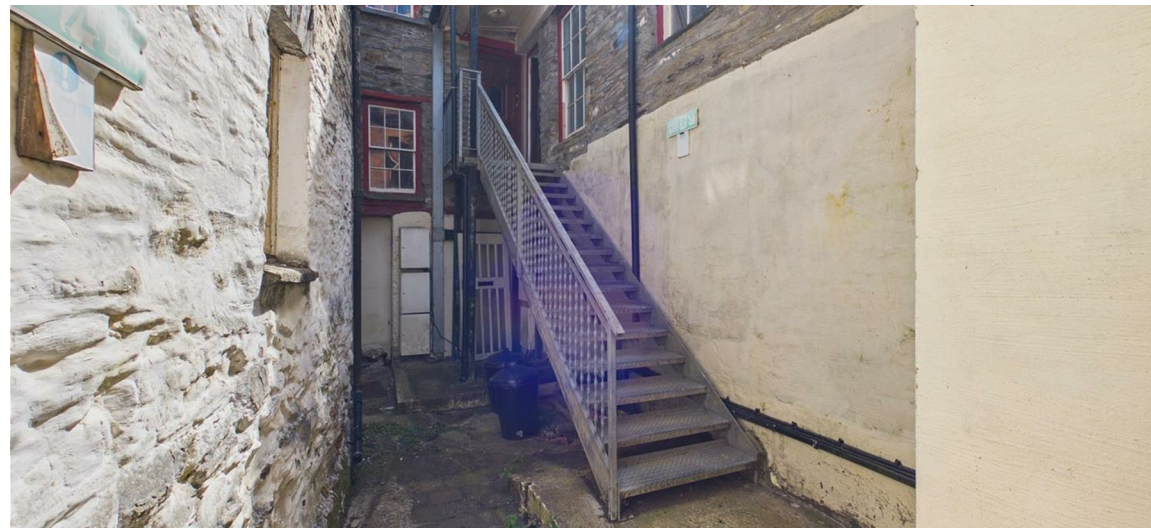


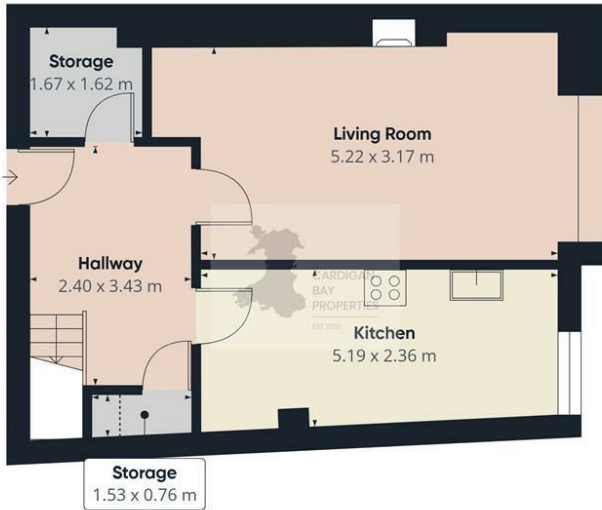
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DIRECTIONS:

What3Words: [///redouble.buzzing.arranged](#) From Cardigan Highstreet walk down Ebens Lane (found to the left of the entrance into HSBC bank. Follow this lane down and around the left bend. You will see a stone building on the left with a red door (Stable Cottage). Go through the red door, up the





Floor 0



Floor 1



Approximate total area^m
82.1 m²
Reduced headroom
0.3 m²

(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) A		
(81-91) B		
(69-80) C		69
(55-68) D		
(39-54) E	44	
(21-38) F		
(1-20) G		
Not energy efficient - higher running costs		
England & Wales	EU Directive 2002/91/EC	

Contact Helen on 01239 562 500 or helen@cardiganbayproperties.co.uk to arrange a viewing of this property.

Important notice Cardigan Bay Properties, its clients and any joint agents give notice that 1: They are not authorised to make or give any representations or warranties in relation to the property either here or elsewhere, either on their own behalf or on behalf of their client or otherwise. They assume no responsibility for any statement that may be made in these particulars. These particulars do not form part of any offer or contract and must not be relied upon as statements or representations of fact. 2: Any areas, measurements or distances are approximate. The text, photographs and plans are for guidance only and are not necessarily comprehensive. All photographs are taken using a digital camera with a wide angled camera lens. It should not be assumed that the property has all necessary planning, building regulation or other consents and Cardigan Bay Properties have not tested any services, equipment or facilities. Purchasers must satisfy themselves by inspection or otherwise.

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