



44, St. Mary Street, Cardigan, SA43 1HA

Offers in the region of £220,000





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# 44, St. Mary Street, SA43 1HA

- Part Commercial, Part Residential Grade II Listed Building
- Perfect owner/occupier opportunity
- Retails/shop unit with a self-contained 1 bed flat above
- Views over Cardigan Castle gardens
- 51.2 meter sq (approx.) Shop Space On Ground Floor
- Pretty Town Location
- The shop currently benefits from small business rates relief
- Possible Flat Rent £750/p/c/m Inc Services
- Ideal investment opportunity with vacant possession on completion
- Energy Rating: Exempt, Grade II Listed

## About The Property

A stunning, landmark building, in part of Cardigan's Historic Quarter full of original character, situated in a vibrant part of the increasingly popular market town of Cardigan, offering a unique owner/occupier opportunity, this is a fantastic chance to purchase a freehold retail shop unit with a 1-bedroom flat above. The building is mixed-use with a shop-fronted commercial unit on the ground floor and a 1 bedroom residential flat on the first floor, with gorgeous views over the rear gardens of Cardigan Castle. The entire property is Grade II Listed and is just off the high street and lends itself well to either being kept as a mixed residential/commercial property, or, subject to planning and listed building permission, being converted into a beautiful townhouse.

The flat is accessed independently of the retail space so this can be leased out separately to the retail area, and the flat has been let out on long let in the past and has also been a successful, well-established holiday let, making this a very versatile property in a stunning location.

The commercial space has a current rateable value of £4,100 (although the current owner qualifies for small business rates relief, new owners will need to apply). And the top floor residential, 1 bedroom flat previously been let on both long term and holiday let use.

The town has all local amenities on offer, such as an integrated care centre, a primary and secondary school, shops, supermarkets, cafes, restaurants, pubs, a theatre and so much more. And all within easy driving distance of the west Wales coast of Cardigan Bay and its many pretty, sandy beaches.

Access is off the pavement from the street in front of the building up two slate steps into the vestibule. Doors from here go into the retail space, and another door gives access, via stairs, to the flat above.

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### Details Continued:

The retail area has two main retail rooms with a counter for the till area to the front, the middle section has a walk-through space with doors off to a WC/Boiler Room and a small kitchenette. The back shop room has exposed stone walls and the blocked-up remains of a fireplace. All of this offers ample retail floor space for trading.

On the first floor is the one bedroom flat, this space is full of charm and character and offers

either an additional revenue stream by way of holiday or long-term let, or a useful managers accommodation.

The flat has a spacious open-plan lounge/diner with a stunning picture window, high ornate ceilings, a large open fireplace, a useful space for a desk/storage and a charming step-up and through a window which opens out onto a small balcony/terrace which overlooks part of the garden of No 45 next door and Cardigan Castle. A door leads



into the galley kitchen with a step down to the main part, with space and plumbing for a washing machine, electric oven and hob with extractor over, a sink with drainer, wall and base units and some useful shelving.

A door leads off the kitchen into the bedroom with an en-suite shower room. The shower room is fitted with a shower, W/C and wash hand basin and the bedroom is a spacious double with lovely views over lower Cardigan town.

This premises offers multiple uses and is an ideal investment for anyone looking for a mixed-use retail/residential property in the bustling market town of Cardigan. It could make an ideal owner/occupier property or offer two revenue streams with the retail and separate 1 bed flat.

Lobby  
6'2" x 5'6"

Shop Room 1  
17'1" x 16'7"

Inner Hall  
6'5" x 5'5"

WC/Boiler Room  
7'8" x 5'8" I shaped

Kitchenette  
3'2" x 3'11"

Shop Room 2  
12'8" x 13'6"

First Floor Flat

Open Plan Lounge/Diner  
17'4" x 20'1" + bay

Balcony  
7'0" x 9'10" max

Kitchen  
13'7" x 6'3"

Bedroom  
13'8" x 12'9" max

En-suite  
8'8" x 3'7"

IMPORTANT INFORMATION:

VIEWINGS: By appointment only. We would respectfully ask you to contact us before you view this property internally or externally.

TAX BAND: D - Ceredigion County Council for the flat - the owner currently receives Small Business Rate Relief.

TENURE: We are advised that the property is Freehold

GENERAL NOTE: Please note that 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 on these details have not been tested.

SERVICES: We have not tested any services to this property. We are advised that this property benefits from Mains Gas Central Heating and Mains Drainage  
FLOOD RISK: Rivers/Sea - N/A - Surface Water: N/A

COASTAL EROSION RISK: None in this location

BROADBAND: Superfast available - Max download speed - 80 Mbps Max upload speed - 20 Mbps 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 available, 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/))

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.

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.

**VIEWING INFORMATION:** Part Commercial, Part Residential. There is no outside space with this property except for a roof terrace/balcony accessed through a window from the lounge area. Access is off the pavement from the street up two slate steps into the lobby. Doors from here go into the shop, and to the stairs to the flat above. Property is Grade II Listed and in a conservation area. The property benefits from the right to go into the rear courtyard of No 45 to maintain rear wall and windows of property. The services in the flat are currently all connected to the shop.

HW/HW/09/23/OK























### DIRECTIONS:

The Property is located half way down St Mary Street in Cardigan town. When driving through the town, head down the one way system and follow the road down and around the Castle. When going up Grosvenor Hill, passing the Castle on your right hand side, you will enter the beginning of the high street. You will see a street entrance on your right hand side which is St Mary Street. Turn down here and the property will be found on the right hand side, opposite the only left turning on this street.







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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