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CHARACTER HOMES OF THE WYE VALLEY & VALE OF USK



The character home buyer's *checklist*

What to check, ask and request before you buy a cottage, barn, chapel or farmhouse in the Wye Valley and the Vale of Usk.

HOW TO USE IT

Rural homes come with things most town buyers have never met: private drains, springs, farm tracks, footpaths, listed walls and planning rules that change at the river.

Print this out and take it with you. Work through it in five stages, from your first look at a listing to the week you exchange. Tick as you go, and write down the answers.

It won't replace your solicitor, surveyor or broker, but it will help you ask them the right questions.

FIRST: WHICH SIDE OF THE BORDER?

Below Monmouth, the Wye is the border. The view can be the same from both banks, but the rules are not.

	WALES	ENGLAND
Tax on purchase	Land Transaction Tax	Stamp Duty Land Tax
Septic tanks	Register with Natural Resources Wales	Meet the Environment Agency's general binding rules
Listed buildings	Cadw, under the 2023 Welsh Act	Historic England
Planning	Welsh system, e.g. Monmouthshire	English system, e.g. Forest of Dean or Herefordshire

STAGE 1 Before you view

Twenty minutes at a desk can save a wasted trip, or a costly surprise later.

- [ ] Speak to a **mortgage broker** who knows rural and non-standard homes, and get an agreement in principle.
- [ ] Line up a **solicitor with rural experience**: drainage, rights of way and unregistered land.
- [ ] Confirm **which side of the border** the home is on, and so which tax and rules apply.
- [ ] Read the **official list entry** on Cadw or Historic England, and check for a conservation area.
- [ ] Check **flood risk** on the Natural Resources Wales or Environment Agency flood map.
- [ ] Look for **public footpaths and bridleways** on the council's online rights of way map.
- [ ] Search the council's **planning portal** for past applications, conditions and refusals.
- [ ] Scan the particulars for **holiday-use or agricultural occupancy** conditions.
- [ ] Check **broadband and mobile coverage** for the address.
- [ ] Note how far it is to **school, station, shop and GP**, by car and in winter.

STAGE 2 At the viewing

Look past the kitchen. Go twice if you can, at different times of day.

- [ ] Walk the **whole access**. Who owns it and maintains it? Would your car manage it in January?
- [ ] Find the **septic tank or treatment plant**, the drainage field and any outlet. Any smell, pooling or boggy ground?
- [ ] If the water is private, see the **source and the treatment**: filters, UV unit, pump.
- [ ] Look at the **walls**. Cement render, plastic paints or blocked vents on old stone can trap damp.
- [ ] Check the **roof, chimneys, gutters and windows** from outside, and take photos.
- [ ] Walk the **boundaries**. Do the walls, hedges and fences match the plan?
- [ ] Ask about the **heating**: fuel, age of the system, and a typical winter bill.
- [ ] Test **phone signal and broadband** in the house itself, not just the lane.
- [ ] Look at the **neighbours**: farms, footpaths, outbuildings, anything that could change the view or the peace.
- [ ] Ask yourself what the **outbuildings** are for today, and what they could realistically become.

STAGE 3 Questions for the agent or seller

Ask them early and write the answers down. Your solicitor will ask formally later, but early answers help you decide whether to offer.

- [ ] Is the drainage registered with NRW (Wales) or compliant with the general binding rules (England)? When was it last emptied and serviced?
- [ ] Are the access, drains or water shared with anyone? Is there a written agreement?
- [ ] What work has been done, and when? Are there planning, listed building and building regulations approvals?
- [ ] Any disputes with neighbours, past or present?
- [ ] Exactly what is included: land, outbuildings, fixtures, machinery?
- [ ] Has the water supply ever run dry? When was it last tested?
- [ ] Is the title registered at the Land Registry?
- [ ] Is any land let, grazed or in an environmental scheme? Are fishing or riverbank rights included?
- [ ] Has the property ever flooded? What does insurance cost?
- [ ] What does it cost to run: heating fuel, council tax band, servicing?

STAGE 4 Before you offer

The surveys and conversations that tell you what you are really buying, and what it will cost.

- [ ] Book a **building survey (RICS Level 3)** with a surveyor who knows traditional buildings.
- [ ] Book a **drainage survey**, ideally with a camera inspection of the pipes.
- [ ] For a private supply, get the **water tested**.
- [ ] Send the particulars to your **broker**. Will lenders accept the construction, the land and any conditions?
- [ ] Get a **buildings insurance quote**, especially for listed, thatched or flood-risk homes.
- [ ] Budget for the **tax on purchase**, survey and legal fees, heating, upkeep and any second-home council tax premium.
- [ ] Paying for **potential**, such as a barn to convert or a plot? Check existing permissions, and talk to a planning consultant about phosphates first. USK & WYE
- [ ] Agree what is included, and make your offer **subject to survey and contract**.

STAGE 5 Before you exchange

Once you exchange, you are committed. Make sure your solicitor has confirmed each of these.

- [ ] A legal **right of way along the whole access**, for vehicles as well as on foot.
- [ ] Any **public rights of way** across the land identified on a plan.
- [ ] **Easements** for drains, pipes and cables, and wayleaves for poles and lines.
- [ ] **Title and boundaries** checked, or the deeds complete if the land is unregistered.
- [ ] **Consents for past works** seen, or a plan agreed for any that are missing.
- [ ] **Mortgage offer** in place, and any retention understood.
- [ ] **Buildings insurance** arranged to start from exchange, not completion.
- [ ] A date agreed for **completion**, and who has the keys.

ASK FOR The paperwork

Ask the seller to gather these early. A well-documented home is a quicker, calmer purchase.

- [ ] Drainage registration, servicing and emptying records
- [ ] Written agreements for shared access, drains or water
- [ ] Building regulations completion certificates
- [ ] Energy Performance Certificate
- [ ] Tenancies, grazing or environmental scheme agreements
- [ ] Water test results and treatment servicing records
- [ ] Planning permissions and listed building consents
- [ ] Guarantees for roof, windows, timber or damp work
- [ ] Boiler, oil tank or heat pump servicing records
- [ ] Flood history and insurance details

One rule of thumb. The older and more unusual the building, the more its history and paperwork matter. If an answer is vague, ask for it in writing.

YOUR NOTES

Viewing notes

One page per home. Print as many copies as you need.

PROPERTY _____

DATE VIEWED _____

ASKING PRICE _____

WHAT WE LOVED

WHAT WORRIED US

TO FOLLOW UP WITH THE AGENT, SOLICITOR OR SURVEYOR

SERVICES

- ◯ Mains drains ◯ Septic tank ◯ Treatment plant
- ◯ Mains water ◯ Private supply
- ◯ Gas ◯ Oil ◯ LPG ◯ Heat pump

OVERALL

- ◯ Second viewing ◯ Make an offer
- ◯ Keep looking ◯ Not for us

GO DEEPER WITH THE TŶ HIR GUIDES

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This checklist is general information, not legal, tax, financial or survey advice. Rules differ between Wales and England and change from time to time, so always take advice on your own circumstances from your solicitor, surveyor, mortgage broker or tax adviser. Last reviewed November 2026. © Tŷ Hir.