

# 14102501

**SUBMITTED BY**  
 Jonno Daley  
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 ☎ 021 244 0865

**CREATED ON**  
 2025-10-14

**LOCATION**  
 13 Pratt Street  
 9510 Waikouaiti  
 Otago Region  
 NZ



<b>Total area</b> 230.08 m <sup>2</sup>	<b>Floors</b> 2
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**The short version - what should I expect?**

**The short version - how can we describe this house?**

Significant repairs - rough living

**What about the structure?**

Undulation less than 50mm, acceptable, but not ideal

**Weathertightness and moisture ingress** Ceiling in the lounge has been replaced was falling down regibbed and painted  
 Active leak, Occasional leak, Minor visible damage, possibly more when opened, wall, ceiling, plumbing,  
 Significant works anticipated, Benefit to completing vapour proof barrier

**What about its thermal performance?**

Clear benefit to completing double glazing

**Describe the overall condition**

Showing its age, Original, Significant works coming due

**Legal**

No LIM made available

**Notes**

This house has significant wear to fixtures, and fittings, evidence of water ingress, rodent damage etc.  
 Mouse bait has been placed all in the roof and placed around the house

There is significant borer damage in flooring in bedroom adjacent to front door - more evidence of borer is evident in subfloor. Bedroom floor has multiple points where floorboards have failed, and poses a risk when accessed. Floor boards have been replaced in the bedroom

Plumbing - wastes have had poor work undertaken, sealed with insulation tape, falls incorrect. It is evident there have been a number of grey water leaks into subfloor area over a significant time.

Flooring in front of toilet has rot, shower has wear.

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Roofing material - corrugated iron, appears in good order externally - however there are significant leak evidence patches inside - some of these have been from header tank historically, repairs have been made, and attempts at aesthetic repair can be seen.

There appears to be current leaks in the vicinity of the valley on the eastern face, possibly extending via the chimney and soffit, where damage is evident to bargeboards, and through to interior including ceiling and walls

Core structure is acceptable, but there is room to reinforce, or replace the piles where additional diggings have been undertaken.

Linings - there are areas where replacement will be needed. Floor coverings - vinyl is in poor condition in places, be aware vinyl may well be asbestos containing.

Windows - worn, but acceptable.

Brickwork cladding - some historical repairs are evident, current condition - more minor repointing required, but generally acceptable.

Wiring - some modern TPS can be seen, howsoever there are areas where condition is poor - recommend an electrical inspection be undertaken.

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4306:2005 inspection baseline 1.2

**Insurance common questions**

**Wiring condition**

Suggest electrical inspection, Old or risky wiring visible

**Roofing status**

Some repair required

**Linings**

Plasterboard

**Scrim**

No risk

**Core structure, weather ingress**

**Piles / foundations**

Partial repair recommended

**Describe**

Pile replacement is indicated when pile has failed, is out of level by more than 5 degrees, or would need packing of more than 100 mm. Core structure is OK, but lateral support is compromised in middle of subfloor.

**Signs of moisture issue**

Yes

**What testing has been undertaken**

Visual only

**Describe**

Historic leak - liquid water still visible in dining.

**What signs?**

Black mould, Odour, Stains, Swollen linings and trims, Damaged floor coverings, Visible water in places it shouldn't be, Current

**Likely source?**

Exterior - weather

**General**

**Utilities connected**

Yes

**Water mains supply**

Yes

**What is the current story with smoke alarms?**

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Council checks smoke alarms comply with regulations whenever consented work is undertaken. New standards came into force November 2024 - increasing the number, and specifying improved sensor placement and coverage. While standards are not retroactively required, there is a benefit to upgrading alarms, particularly for large or extended houses - it is a strong recommendation to have wireless linked smoke alarms, including a heat sensor in the kitchen, and smoke sensors in all bedrooms and habitable spaces. It is also beneficial to include attached basements or garages, and even specific ceiling space sensors to ensure the earliest possible warning if the worst should occur. See: <https://www.fireandemergency.nz/home-fire-safety/smoke-alarms-and-other-safety-devices/buying-and-installing-smoke-alarms/> for further information on best practice. Be aware that old ionic smoke alarms particularly may still beep when a test button is pushed, but have typically degraded enough after 9 years, that they are of little use in the timely detection of fire.

## Construction

### Foil insulation visible?

No

### 4306 Risk Profile (arbitrary ratings - not specific risk)

### Zones

Earthquake, Corrosion, Wind, Climate and Rainfall zones for your property can be found at: <https://www.branz.co.nz/branz-maps-zones/>

## Limitations

### Discuss

All unnamed areas have been inspected in keeping the NZS4306:2005 - eg a visual and representative check. Said inspection standard, Worksafe, and my Wife and Children all require that safe access to spaces to be inspected is obtained. To ensure your report reaches you, I need to be as certain I am safely walking out the door, as that I am walking in. The video will typically discuss any specific omissions or limitations, and reasons why these areas are omitted or limited. In the common cases - ceilings are inspected from the hatch - blanket insulation will generally prohibit full access, as damage can be caused to the insulation by traversing it, and the insulation obscures the structure beneath. Subfloor crawlspace access may be limited to the view from a hatch or ventplate if: hatch is smaller than 500x450mm. Particularly adventurous contortions are required to gain access and egress. If less than 600mm below the joists is clear space. If hazards such as possible ACM, sharp materials, mould spores, or confined space gas potential can be identified. As inspections are usually conducted unaccompanied - we typically err on the side of caution, but endeavour to explain risk potentials in these areas, and how to address readily identifiable risks/flaws.

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## Common insurance questions

### Foundations acceptable

Yes, non urgent undulation less than 50mm

### Comments

Many insurance companies use a 50mm metric for foundation and floor movement. Building standards post Christchurch earthquake generally concluded that if undulation is less than 100mm, piles can be packed to find level, and re affixed to bearers. When a solid perimeter foundation is present, packing to level can become a little more difficult. In this case, the floor does have undulation, but is still well supported. The undulation is a product of location, and differential soil consolidation due point loading. While the ideal building is plumb, level and square - this one is in no immediate structural danger, and the problem can be lived with.

### Foundation discussion

Some piles bearing to ground is reduced by combination of digging, and historic plumbing leaks - this has not undermined the piles, but has reduced lateral support.

Perimeter is ring concrete - high fines, reasonable condition. Lower aspect of house beside garage has settled somewhat due ground water and spouting - this is reasonably minimal, but can be noticed if attention is paid when transiting living room and dining area above.

### Cladding Acceptable?

Minor work suggested

### Cladding discussion

Cracking on NW corner to bricks - this has been remortared, but roughly. This is clearly a very old repair - there is no evidence that this is current, nor ongoing.

Brick condition otherwise as expected for age.

### Roofing condition

Minor maintenance/repair

### Roofing Discussion

Leaks evident - current leak correlates with valley in corner between living and dining area.

### Water ingress risk factors?

Current risk

### Does the house have any scrim

No risk

### Linings

Plasterboard, Tempered hardboard

### Dangerous or outdated wiring visible?

Yes

### Any Dux Qest plumbing visible? (withdrawn product, some insurance companies will not cover until replaced)

None visible

### Retaining condition

No consentable retaining

### Site works condition

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Worn, with clearing and cleaning, no action will be necessary.



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**LIM review****Comments on LIM****What does a LIM review entail?**

When a LIM is checked, this indicates an overview only – broadly checking that the critical outline of the most recent set of plans council holds plausibly matches what we observe onsite. Bear in mind, many structures or alterations can be absent from a LIM for a variety of reasons – from changes during construction, to work that does not require a consent, to work which has been completed illegally. Also be aware, a LIM generally does not provide a complete list of all building related information on the house held by council. Date – only recent LIMs have currency. Address – sometimes, councils filing system can go astray. List of consents and permits – do these appear to broadly match what we expect to see? Are all opened consents issued a Code Compliance Certificate? Resource consents – is there any recent consents in very close proximity which could significantly impact your expected utility? Geological hazards – unless specific mention is made of your house or site, or there is evidence of associated damage, we do not comment on the generic or citywide warnings or reports contained within a LIM. We are not warranting that the house is Compliant, nor that all works have been carried out exactly to specifications in force at the time. We are expressly not checking title, representations as to size, suitability, location, survey, engineering, geotechnical. Our review is a limited overview – the recommendation is as a part of your due diligence, you should make all best attempts to understand everything contained within your LIM.

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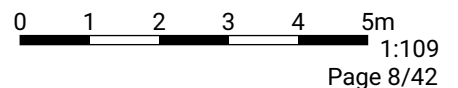
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TOTAL AREA: 230.08 m<sup>2</sup> • LIVING AREA: 119.83 m<sup>2</sup> • FLOORS: 2

## ▼ Ground Floor

TOTAL AREA: 118.86 m<sup>2</sup> • LIVING AREA: 118.86 m<sup>2</sup> •



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### 1 PHOTO

Photos



### 2 PHOTO

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### 3 PHOTO

Photos



### 4 PHOTO

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### 5 PHOTO

Photos



### 6 PHOTO

Photos



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### 7 PHOTO

Photos



### 8 BREAKER BOX

Electrical

Electrical note:

Ideally, all homes would apply a gold standard approach to electrical design and fitout. In practice, this looks like TPS (Tough Plastic Sheath) wiring in good condition, with all junctions terminated and protected, all cables appropriately specified, tidily pinned, and mechanically protected in all accessible or habitable portions of the property. Mainboard would ideally be Plastic, Formica or in some cases Alloy, with an RCD for every supply group, and modern MCBs. We cannot test buried cable depth and compliance, or assess visual condition of cabling in walls, or under insulation - as such, there is always a case to be made, that electrical inspection is desirable regardless of observed condition. This is less necessary the newer a property is, as standards have evolved. An important point however, is that electricity contributes to an under appreciated risk for homeowners. Risks include underground or overhead wiring - a close approach permit and/or isolation are required to work within 5 metres of powerlines - this includes even simple tasks, like trimming trees or bushes, painting bargeboards, or cleaning spouting. Err on the cautious side when working near with electricity.



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### 8 BREAKER BOX

Photo



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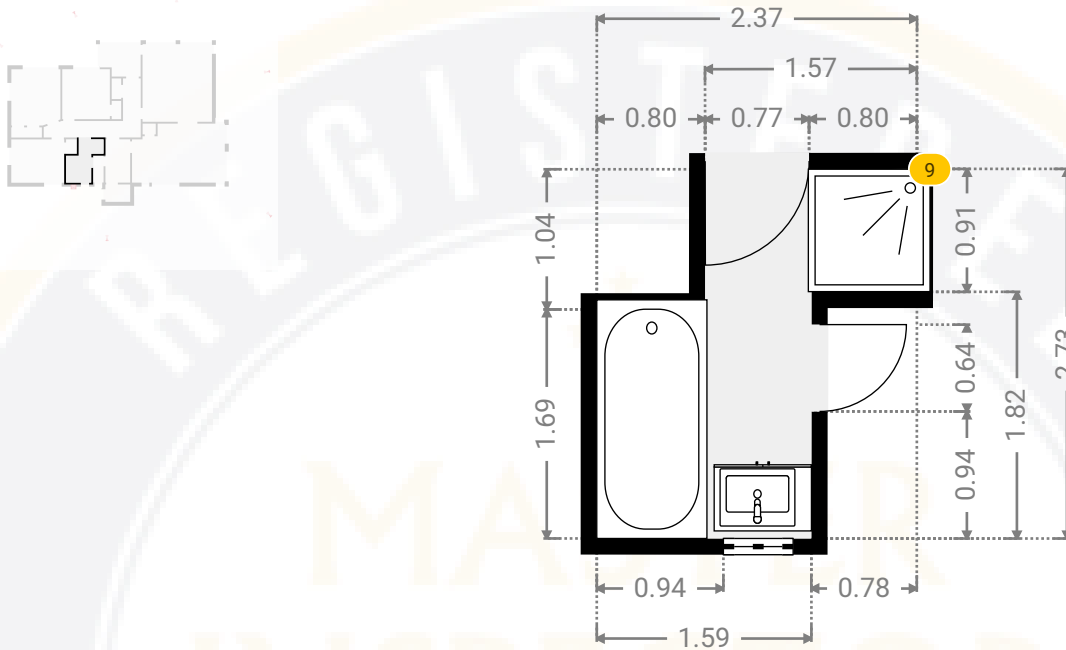
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## ▼ Bathroom Ground Floor

WIDTH: 2.37 m • LENGTH: 2.73 m • CEILING HEIGHT: 2.46 m  
AREA: 4.21 m<sup>2</sup> • PERIMETER: 10.20 m



## ▼ Bathroom/Ground Floor

### Photos



Play



Play

### 9 SQUARE SHOWER

#### Showerdomes

Shower dome or full enclosure fitted?

No

Why should we consider enclosing our shower?!?



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0.0 0.5 1.0 1.5 2.0 2.5m

1:56

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## ▼ Bathroom/Ground Floor

### 9 SQUARE SHOWER



Showerdomes are the brand name - but the premise is beneficial typically - steam is generated when showering will condense on any surface which is colder than the dew point, and significantly increase humidity within the room, and possibly the house. Well designed extraction systems can be of benefit, however effectiveness varies. If the majority of moisture is kept within the shower enclosure, there is less fluctuation in humidity, temperature, less surface condensation, less maintenance, less rust, less heating and overall, less cost. In my view this is a net benefit for most normal scenarios.

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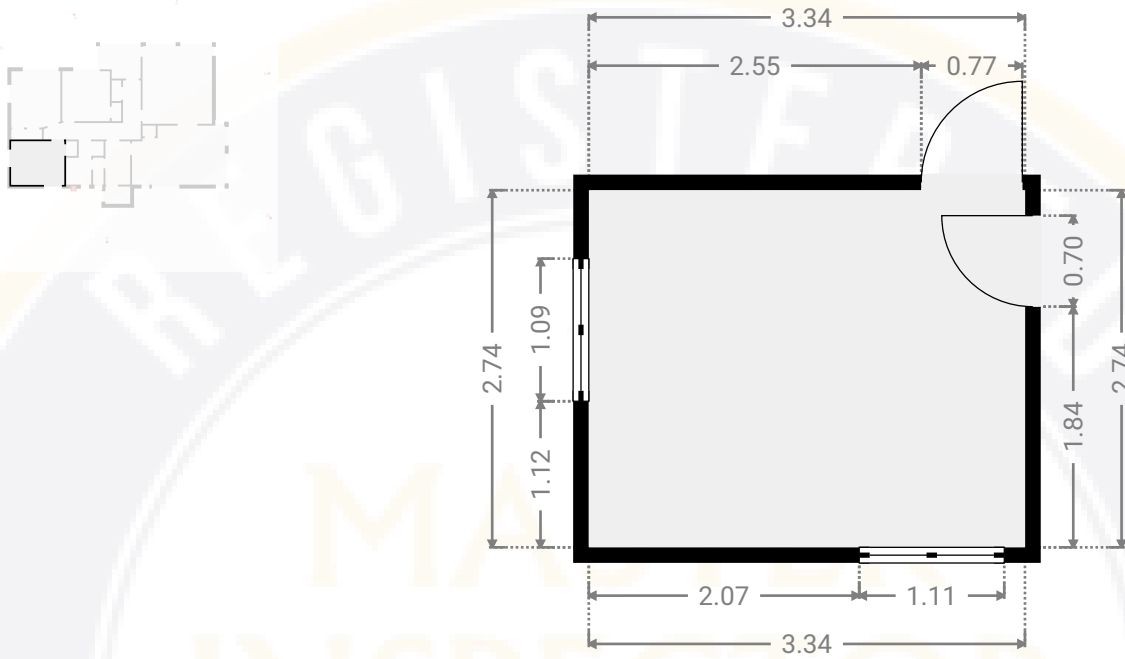
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## ▼ Bedroom Ground Floor

WIDTH: 3.34 m • LENGTH: 2.74 m • CEILING HEIGHT: 2.46 m  
AREA: 9.14 m<sup>2</sup> • PERIMETER: 12.15 m



## ▼ Bedroom/Ground Floor

Photo



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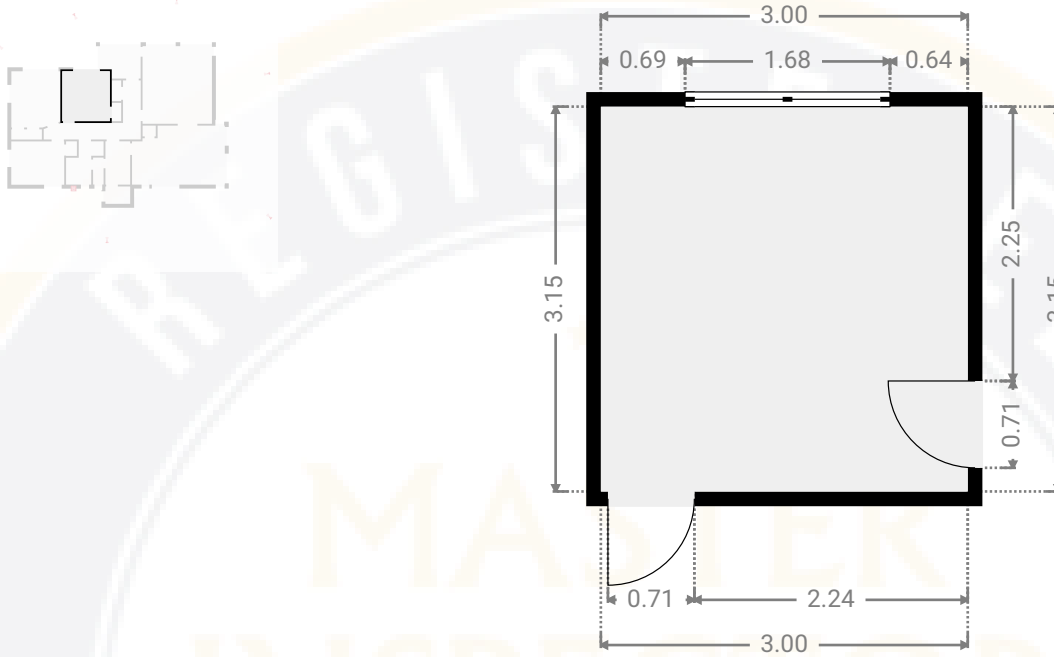
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## ▼ Bedroom Ground Floor

WIDTH: 3.00 m • LENGTH: 3.15 m • CEILING HEIGHT: 2.46 m  
AREA: 9.47 m<sup>2</sup> • PERIMETER: 12.31 m



## ▼ Bedroom/Ground Floor

### Photos



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0 1 2 3m  
1:62

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## ▼ Bedroom/Ground Floor

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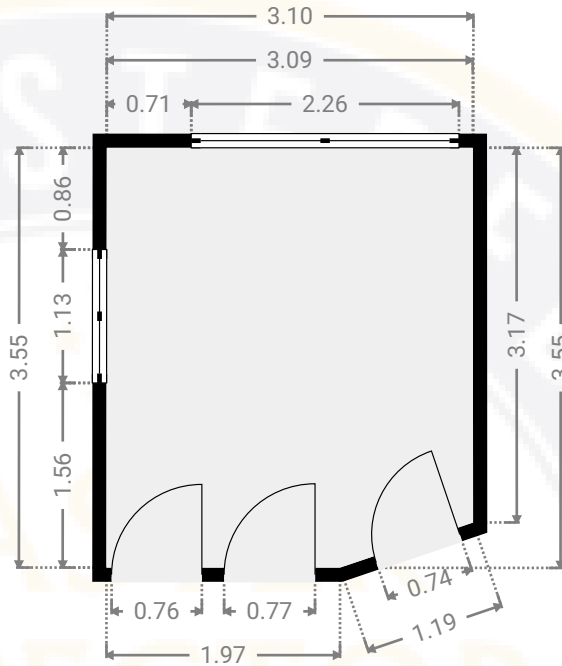
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## ▼ Bedroom Ground Floor

WIDTH: 3.10 m • LENGTH: 3.55 m • CEILING HEIGHT: 2.46 m  
AREA: 10.77 m<sup>2</sup> • PERIMETER: 12.97 m

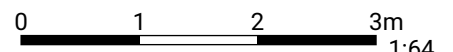


## ▼ Bedroom/Ground Floor

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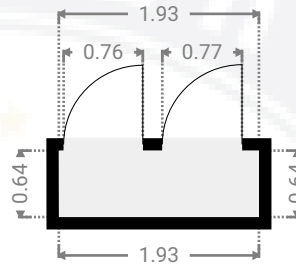
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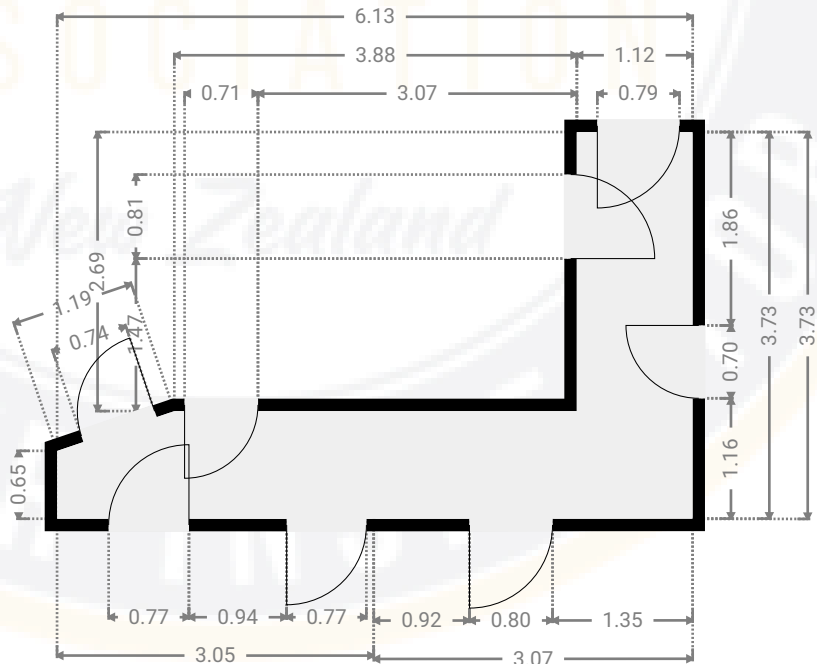
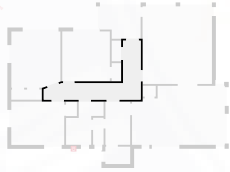
## ▼ Closet Ground Floor

WIDTH: 1.93 m • LENGTH: 0.64 m • CEILING HEIGHT: 2.46 m  
AREA: 1.24 m<sup>2</sup> • PERIMETER: 5.14 m

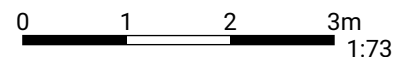


## ▼ Hallway Ground Floor

WIDTH: 6.13 m • LENGTH: 3.73 m • CEILING HEIGHT: 2.46 m  
AREA: 9.14 m<sup>2</sup> • PERIMETER: 19.39 m



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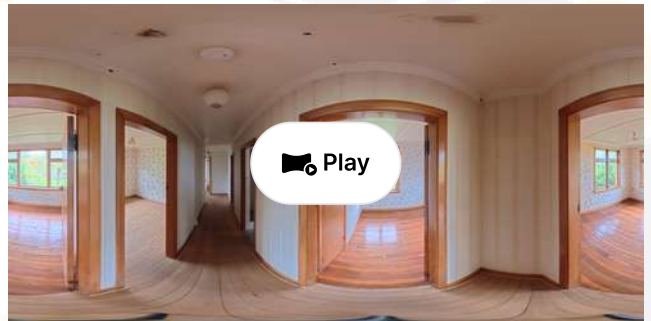
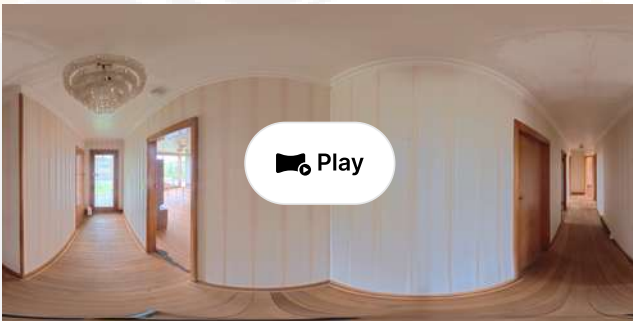


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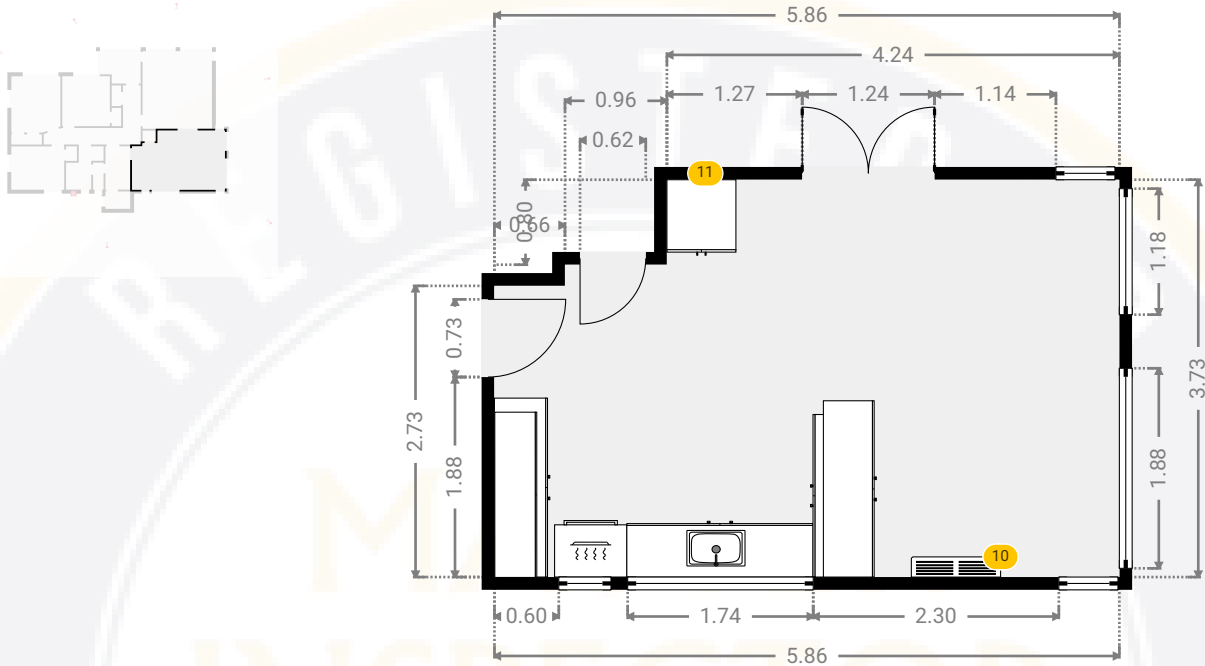
# 14102501

13 Pratt Street, 9510 Waikouaiti, Otago Region, NZ  
TOTAL AREA: 230.08 m<sup>2</sup> • LIVING AREA: 119.83 m<sup>2</sup> • FLOORS: 2

prosperbuild.com

## ▼ Kitchen Ground Floor

WIDTH: 5.86 m • LENGTH: 3.73 m • CEILING HEIGHT: 2.46 m  
AREA: 20.41 m<sup>2</sup> • PERIMETER: 19.17 m



## ▼ Kitchen/Ground Floor

### Photos



### 10 AIR CONDITIONER Heat Pump



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0 1 2 3m  
1:71

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▼ Kitchen/Ground Floor

10 AIR CONDITIONER



Model number (heat output and COP can be looked up from this)



What should I know about heatpumps?

Heat pumps are wonderful creatures, they shift a heat difference, rather than generating heat from a resistive element as most heaters do. That is why they are much cheaper to run than a simple heater. To keep a heatpump operating at its optimal efficiency, remember to clean the filters, ideally every 2 weeks or so during use. Servicing the heatpump is another vital step - a thorough service should remove covers inside and out, and clean the radiators - this is what allows the heat to be absorbed, then moved. Over time, the radiators pick up dirt, which makes them less efficient. Service every 2 years is typically recommended, more often if you use the heat pump more. Newer heat pumps are taking great steps in efficiency, which further reduces the cost to operate, so if the current unit is yellowing, noisy, or takes ages to generate any heat, consider an upgrade.

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## ▼ Kitchen/Ground Floor

### 11 WALL

Photo



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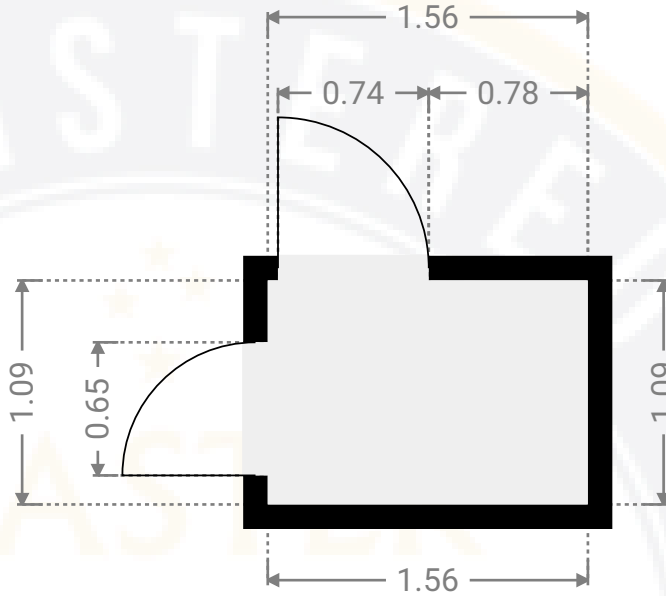
Page 24/42

# 14102501

13 Pratt Street, 9510 Waikouaiti, Otago Region, NZ  
TOTAL AREA: 230.08 m<sup>2</sup> • LIVING AREA: 119.83 m<sup>2</sup> • FLOORS: 2

## ▼ Laundry Room Ground Floor

WIDTH: 1.56 m • LENGTH: 1.09 m • CEILING HEIGHT: 2.46 m  
AREA: 1.71 m<sup>2</sup> • PERIMETER: 5.32 m



## ▼ Laundry Room/Ground Floor

### Photos



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0.0 0.5 1.0 1.5m  
1:37

# 14102501

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## ▼ Laundry Room/Ground Floor

### Photos



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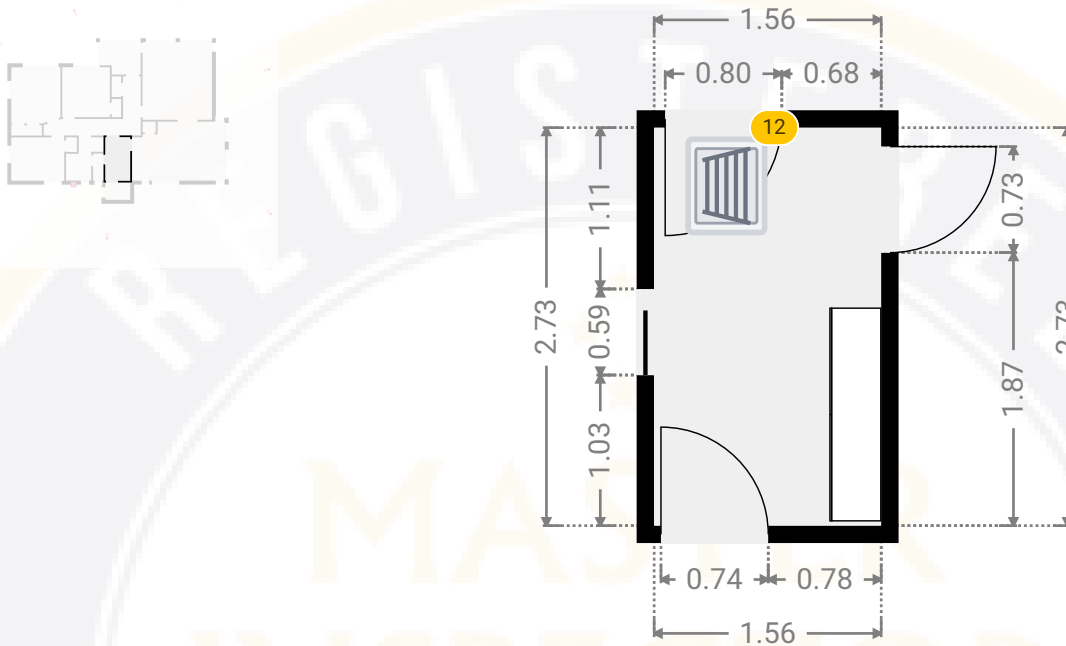
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## ▼ Laundry Room Ground Floor

WIDTH: 1.56 m • LENGTH: 2.73 m • CEILING HEIGHT: 2.46 m  
AREA: 4.26 m<sup>2</sup> • PERIMETER: 8.59 m



## ▼ Laundry Room/Ground Floor

### Photos



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0.0 0.5 1.0 1.5 2.0 2.5m  
1:52

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# 14102501

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## ▼ Laundry Room/Ground Floor

### 12 CEILING ACCESS LADDER



Photos



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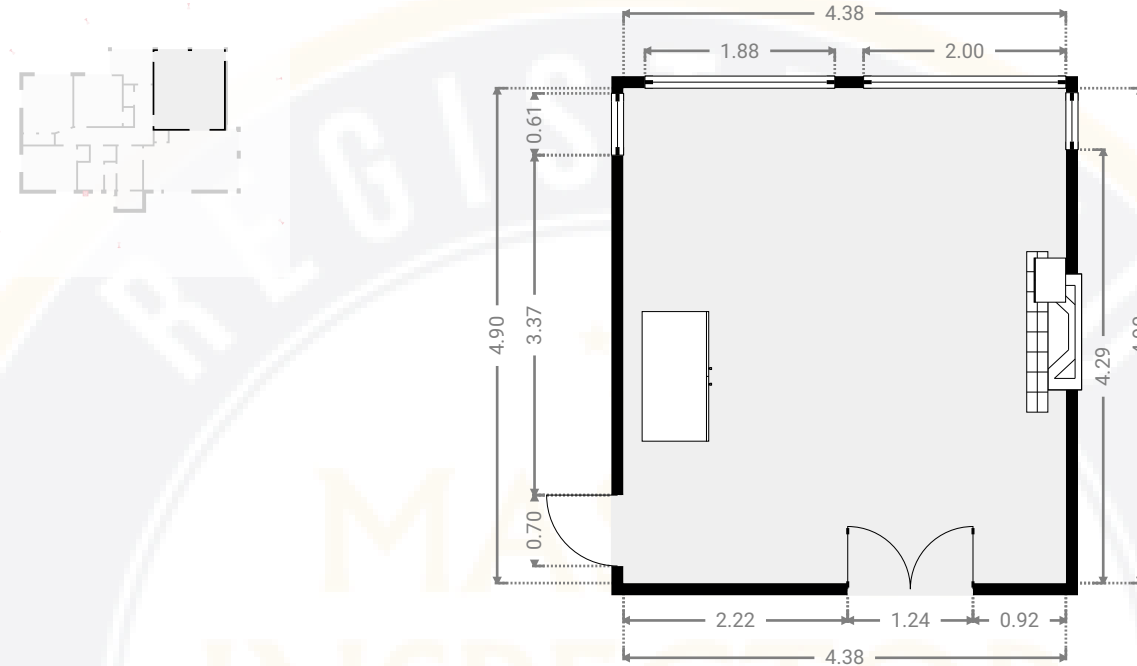
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## ▼ Living Room Ground Floor

WIDTH: 4.38 m • LENGTH: 4.90 m • CEILING HEIGHT: 2.46 m  
AREA: 21.48 m<sup>2</sup> • PERIMETER: 18.57 m



## ▼ Living Room/Ground Floor

### Photos



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0 1 2 3m  
1:75

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## ▼ Living Room/Ground Floor

### Photos



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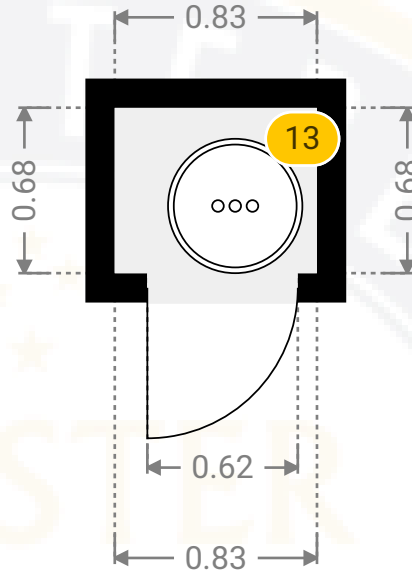
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## ▼ Other Ground Floor

WIDTH: 0.83 m • LENGTH: 0.68 m • CEILING HEIGHT: 2.46 m  
AREA: 0.56 m<sup>2</sup> • PERIMETER: 3.01 m



## ▼ Other/Ground Floor

### 13 ELECTRIC WATER HEATER

Photos



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0.0 0.5 1.0 1.5m

1:31

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# 14102501

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## ▼ Other/Ground Floor

### 13 ELECTRIC WATER HEATER



Photos



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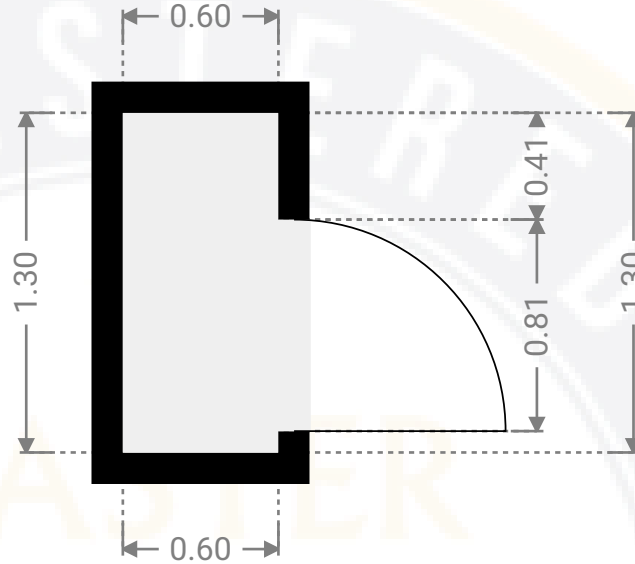
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TOTAL AREA: 230.08 m<sup>2</sup> • LIVING AREA: 119.83 m<sup>2</sup> • FLOORS: 2

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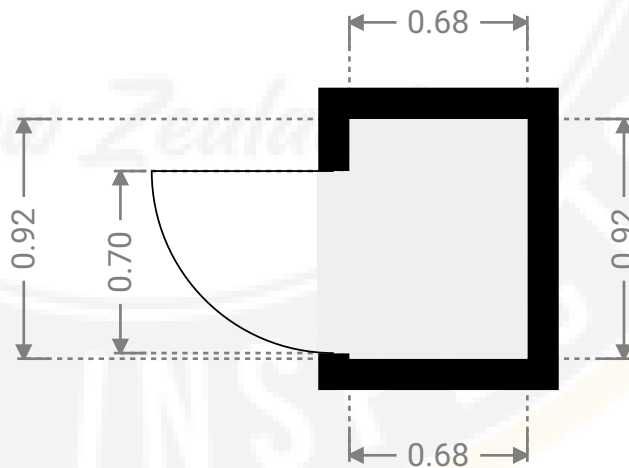
## ▼ Other Ground Floor

WIDTH: 0.60 m • LENGTH: 1.30 m • CEILING HEIGHT: 2.46 m  
AREA: 0.78 m<sup>2</sup> • PERIMETER: 3.79 m



## ▼ Other Ground Floor

WIDTH: 0.68 m • LENGTH: 0.92 m • CEILING HEIGHT: 2.46 m  
AREA: 0.63 m<sup>2</sup> • PERIMETER: 3.20 m



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0.0 0.2 0.5 0.8 1.0 1.2m  
1:29

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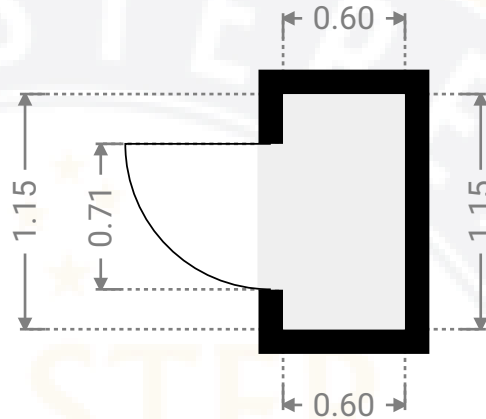
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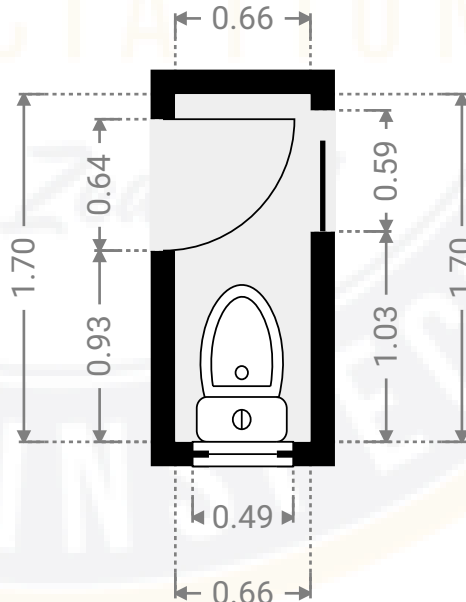
## ▼ Other Ground Floor

WIDTH: 0.60 m • LENGTH: 1.15 m • CEILING HEIGHT: 2.46 m  
AREA: 0.68 m<sup>2</sup> • PERIMETER: 3.49 m



## ▼ Toilet Ground Floor

WIDTH: 0.66 m • LENGTH: 1.70 m • CEILING HEIGHT: 2.46 m  
AREA: 1.12 m<sup>2</sup> • PERIMETER: 4.72 m



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0.0 0.5 1.0 1.5m  
1:37

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14102501

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TOTAL AREA: 230.08 m<sup>2</sup> • LIVING AREA: 119.83 m<sup>2</sup> • FLOORS: 2

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▼ Toilet/Ground Floor

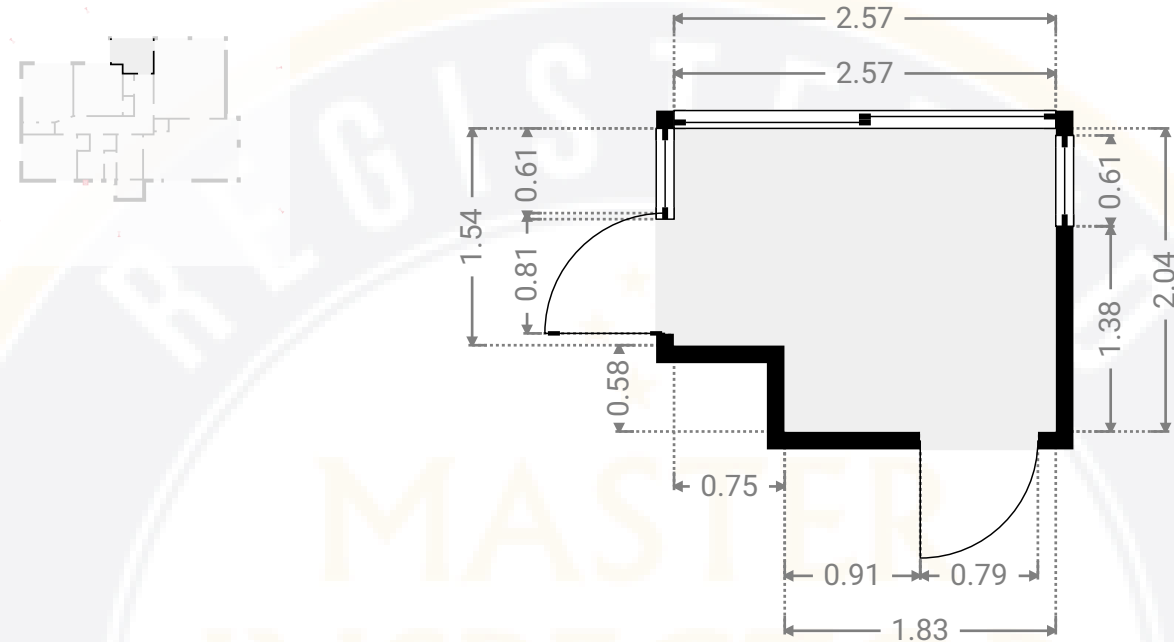
Photo



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▼ Vestibule  
Ground Floor

WIDTH: 2.57 m • LENGTH: 2.04 m • CEILING HEIGHT: 2.46 m  
AREA: 4.82 m<sup>2</sup> • PERIMETER: 9.23 m



▼ Vestibule/Ground Floor

Photo



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0.0 0.5 1.0 1.5 2.0 2.5m 1:51

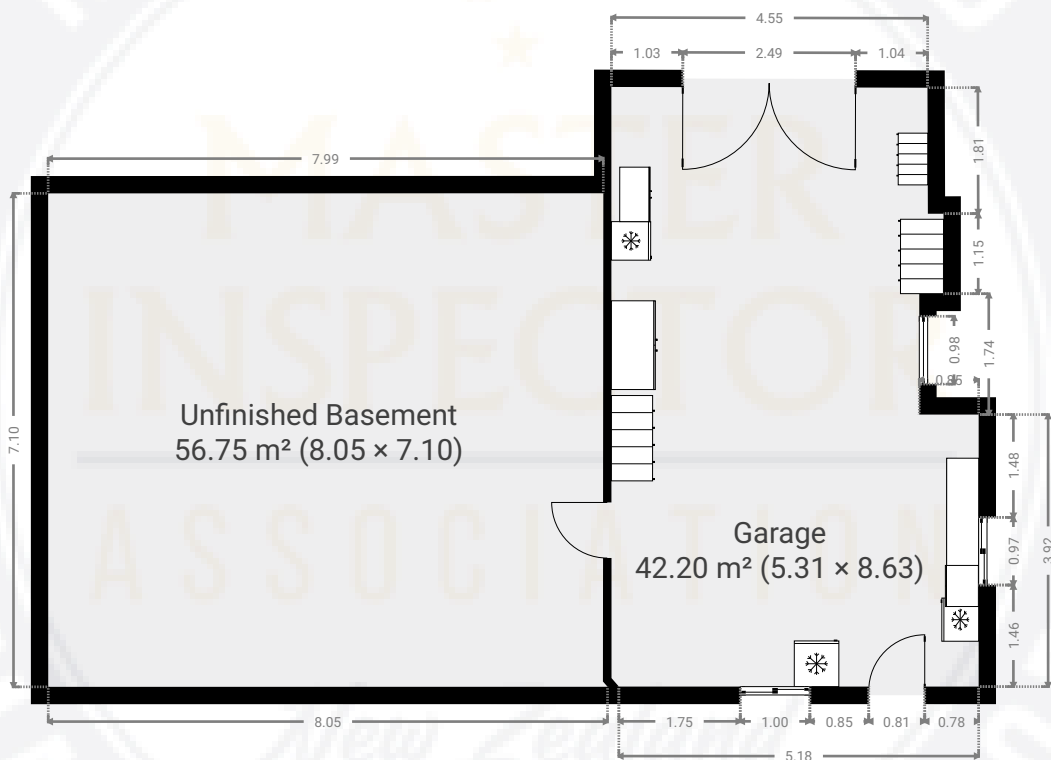
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## ▼ Semi-Basement

TOTAL AREA: 111.22 m<sup>2</sup> • LIVING AREA: 0.97 m<sup>2</sup> •



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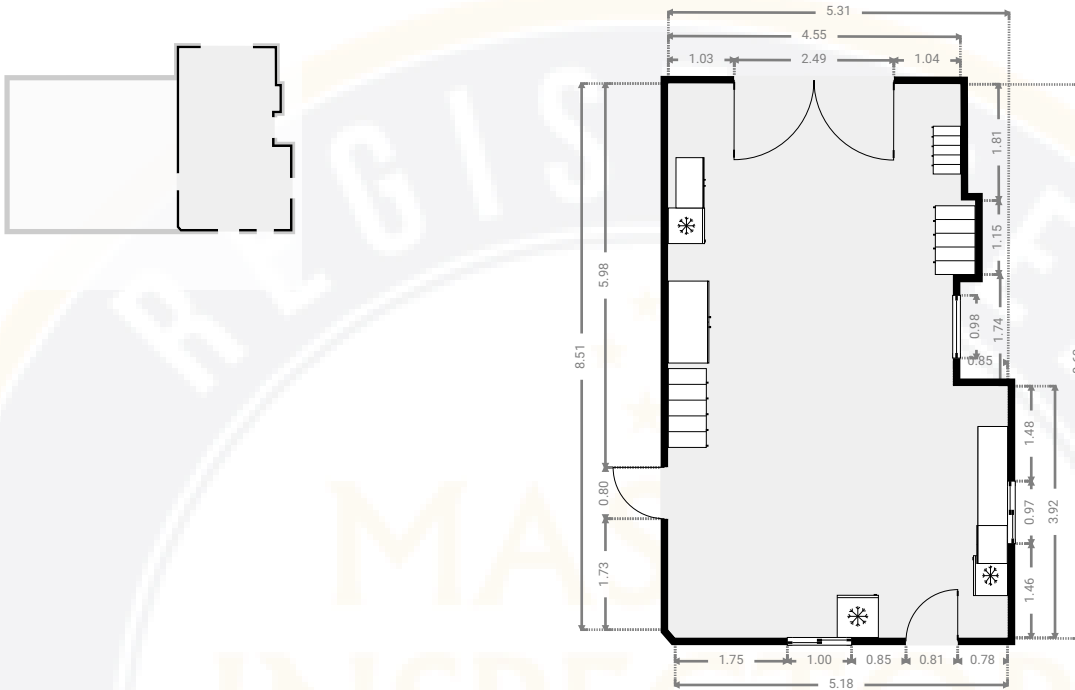


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## ▼ Garage Semi-Basement

WIDTH: 5.31 m • LENGTH: 8.63 m • CEILING HEIGHT: 2.10 m  
AREA: 42.20 m<sup>2</sup> • PERIMETER: 28.45 m



## ▼ Garage/Semi-Basement

### Photos



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0 1 2 3 4 5m  
1:118  
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14102501

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▼ Garage/Semi-Basement

Photos



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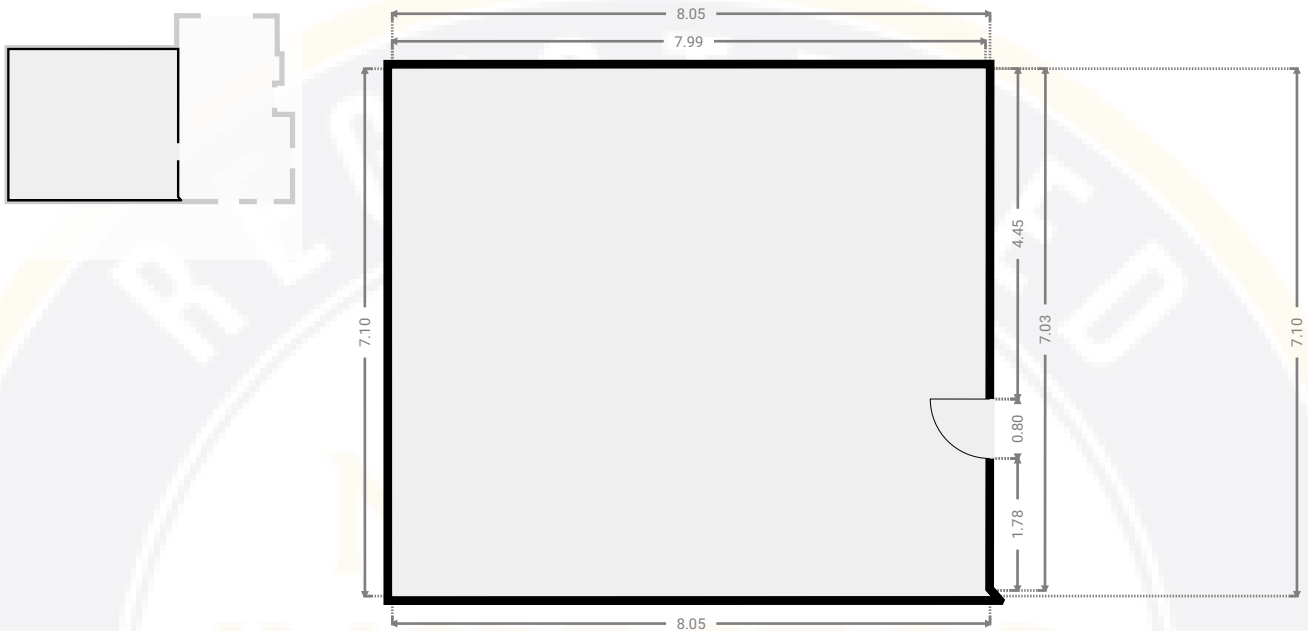
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## ▼ Unfinished Basement Semi-Basement

WIDTH: 8.05 m • LENGTH: 7.10 m  
AREA: 56.75 m<sup>2</sup> • PERIMETER: 30.28 m



## ▼ Unfinished Basement/Semi-Basement

### Photos



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0 1 2 3 4m  
1:102  
Page 40/42

# 14102501

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## ▼ Unfinished Basement/Semi-Basement

### Photos



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## ▼ Unfinished Basement/Semi-Basement

### Photos



MASTER  
INSPECTOR  
ASSOCIATION  
New Zealand

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