

THE ADULTING VAULT

Adult Home Handbook

Keeping a Place Running Without Calling Anyone

Everything They Forgot to Tell You

Most home problems are either trivially fixable or genuinely need a professional, and the expensive mistakes come from misjudging which is which. This handbook sorts them. It starts with the three shutoffs you should be able to find in the dark, covers the small number of tools and repairs that handle most of what goes wrong, sets out what needs doing seasonally so nothing quietly becomes a large bill, and is clear about the jobs where attempting it yourself is a genuinely bad idea.



Part One: Find These Before You Need Them

Ten minutes now. Do it today, in every home you move into.

Almost every emergency that becomes expensive does so because nobody could stop it quickly. Water runs for an hour instead of a minute. These are the three things to locate, photograph, and be able to find in the dark.

What	Where it usually is	Why
Main water shutoff	Where the supply enters — basement, crawl space, utility cupboard, or an exterior box near the street. In apartments, sometimes only under sinks and behind the toilet.	A burst pipe or failed washing machine hose can put hundreds of gallons through a floor. Knowing this valve is the difference between a mop and a claim.
Breaker panel	Basement, garage, hallway, or a utility cupboard.	For resetting a tripped circuit, and for killing power before touching anything electrical.
Gas shutoff	At the meter, and individual valves behind gas appliances.	If you smell gas. See Part Six — this one has a specific procedure.

DO THIS IN THE NEXT TEN MINUTES

Find all three. Photograph each one and where it is. Note which way it turns to close — most water valves are quarter-turn or clockwise to shut.

If a valve needs a tool, keep that tool near it, not in a drawer somewhere else.

Label your breakers. Turn each one off in turn and note what died. Tedious once, useful forever.

Also worth locating

- ☐ Water heater, and its shutoff
- ☐ Furnace or boiler, and its filter
- ☐ Every smoke and carbon monoxide detector
- ☐ Fire extinguisher, if there is one, and its pressure gauge
- ☐ Outside taps and their interior shutoffs, if you are somewhere that freezes

Part Two: The Tools That Earn Their Space

A modest kit handles most of what goes wrong.

The core

- Screwdriver with interchangeable bits, or one Phillips and one flathead in two sizes
- Adjustable wrench
- Pliers — one standard, one needle-nose
- Hammer
- Tape measure
- Utility knife
- Spirit level, or the one on your phone
- Plunger — a flange plunger for the toilet, a flat one for sinks. They are different tools
- Drain snake, the inexpensive plastic kind
- Torch, and a headtorch if you can
- Stud finder
- Cordless drill, once you own more than one thing that needs hanging

Consumables

- Assorted screws, nails, and wall anchors
- Duct tape, electrical tape, and plumber's tape — three different tapes for three different jobs
- Furniture pads, to stop floors being ruined slowly
- Spare bulbs and batteries, including whatever your detectors take
- Filler and a small tub of matching paint, if you rent and want your deposit
- A basic first aid kit

Part Three: Things That Break

What to try, and when to stop.

Plumbing

Problem	Try this	Call someone if
Slow drain	Plunger, then a drain snake. Hot water and dish soap for grease. Avoid chemical drain cleaners — they damage pipes and make a plumber's job harder and more dangerous.	It recurs, or several drains are slow at once — that suggests a main line problem.
Running toilet	Lift the cistern lid. Usually the flapper is not seating or the chain is tangled. Both are cheap parts and a five-minute job.	It continues after replacing the flapper and fill valve.
Dripping tap	Usually a worn washer or cartridge. Shut off the local valve first.	You cannot identify the cartridge, or the shutoff does not hold.
No hot water	Check the breaker, and the pilot light if it is gas.	Anything beyond that. Water heaters are worth treating with respect.
Low pressure at one tap	Unscrew and clean the aerator. It is usually just sediment.	Pressure is low throughout the house.
Water where there should not be	Shut off the water. Then look.	Immediately, if you cannot find the source or it is coming through a ceiling.

Electrical

THE LINE NOT TO CROSS

Resetting a breaker, replacing a bulb, changing a plug-in fixture: fine.

Opening a socket, replacing a switch, anything inside the panel, anything involving the incoming supply: get an electrician. The failure mode here is fire or death, not an inconvenient afternoon, and the saving is not worth it.

If a breaker trips repeatedly, that is the circuit telling you something is wrong. Do not keep resetting it — find out why.

- A dead outlet is often a tripped GFCI. Look for a socket with test and reset buttons, sometimes in another room or the garage, and press reset

- Warm outlets, scorch marks, buzzing, or a burning smell: turn off that circuit and call an electrician
- Extension leads are temporary. Permanently powering appliances through them is a real fire risk

Heating and cooling

- Replace the filter regularly — commonly every one to three months. A blocked filter is the most common cause of poor performance and premature failure
- Check the thermostat settings and batteries before assuming a fault
- Keep vents and radiators unblocked by furniture
- Annual servicing costs less than the repair it prevents

Everyday

- Squeaky door: a little lubricant on the hinge pin
- Sticking door: usually a loose hinge screw. Tighten before you plane anything
- Running out of hot water fast: the heater may be undersized or the element failing
- Small hole in plasterboard: filler, sand, paint. A large one needs a patch
- Anything mounted to a wall: find the stud, or use a proper anchor rated for the weight. Most shelf failures are anchor failures

Part Four: Seasonal Maintenance

An hour or two, four times a year, prevents most large bills.

When	Do this
Spring	Check for winter damage. Clear gutters. Inspect the roof from the ground. Service air conditioning before you need it. Check exterior taps for freeze damage.
Summer	Check seals around windows and doors. Look for pest entry points. Clean dryer vent ducting, which is a genuine fire risk. Check the water heater for corrosion.
Autumn	Service the heating before the first cold night. Clear gutters again. Shut off and drain exterior taps if you freeze. Check insulation and draughts.
Winter	Keep interior doors open to circulate heat. Know how to protect pipes in a hard freeze. Check detectors.

Every month

- ☐ Test smoke and carbon monoxide detectors — press the button
- ☐ Check the furnace or air conditioning filter
- ☐ Look under sinks for anything wet
- ☐ Run water in any drain you rarely use, to keep the trap from drying out

Once a year

- ☐ Replace detector batteries regardless of whether they have chirped
- ☐ Clean the dryer vent duct, not just the lint trap
- ☐ Flush the water heater, if your model calls for it
- ☐ Check and replace washing machine hoses — a burst hose is a leading cause of household water damage, and they are cheap
- ☐ Reverse ceiling fan direction for the season

THE TWO THAT MATTER MOST

Detectors. Smoke detectors save lives and carbon monoxide detectors save lives from something you cannot smell. Test monthly, replace batteries yearly, and replace the

units themselves according to their stated lifespan — they do expire.

Dryer vent ducting. Lint accumulation in the duct is a well-documented fire cause, and cleaning the lint trap does not address it.

Part Five: Hiring Someone

The jobs worth paying for, and how not to be taken advantage of.

Call a professional for

- Anything electrical beyond a breaker or a bulb
- Gas appliances, gas lines, anything gas
- Roofing, and anything requiring a ladder you are not confident on
- Structural work, or anything you suspect is structural
- Major plumbing, sewer lines, and water heaters
- Suspected mold beyond a small surface patch
- Anything requiring a permit — and unpermitted work causes problems when you sell

Hiring well

1. Get three quotes for anything substantial. Prices for identical work vary enormously.
2. Check license and insurance, and verify rather than accepting a claim. If they are uninsured and someone is hurt on your property, that is your problem.
3. Get the quote in writing, itemized, specifying materials and timeline.
4. Never pay the full amount up front. A deposit is normal; the balance on completion.
5. Be wary of anyone who knocks on your door, pressures you to decide immediately, or offers a discount for cash today. That combination is the standard shape of a scam.

IF YOU RENT, THIS IS NOT YOUR BILL

Most repairs are the landlord's responsibility, and attempting them yourself can breach your lease and make you liable for the outcome.

Report it in writing, keep the record, and let them fix it. See the First Apartment guide.

Part Six: Emergencies

Know the sequence before it happens.

IF YOU SMELL GAS

Do not turn anything on or off, including light switches. Do not use your phone inside. Do not light anything.

Get everyone out of the building immediately.

From outside and away from the building, call your gas utility's emergency line or 911.

Do not go back in until you are told it is safe.

Carbon monoxide alarm sounding

- Get everyone outside into fresh air immediately
- Call 911 from outside
- Do not re-enter to investigate. Carbon monoxide has no smell and no color, and headache, nausea, and confusion are the symptoms — which are also the symptoms of not being able to make good decisions

Water everywhere

6. Shut off the main water valve. This is why Part One exists.
7. If water is near anything electrical, shut off that circuit — from a dry position.
8. Photograph everything before you move or clean anything. Insurance will want it.
9. Move belongings out and start drying immediately. Mold begins forming within roughly a day or two.
10. Call your landlord if you rent, or your insurer if you own.

Power out

- Check whether it is only you — a tripped breaker — or the street
- Keep the fridge and freezer closed. A full freezer holds temperature far longer than an empty one
- Never run a generator, grill, or camp stove indoors or in a garage. This is a leading cause of carbon monoxide deaths after storms

Closing

Almost all of home maintenance is unremarkable and cheap, and almost all of the expense comes from small things left alone until they are large ones. A filter, a hose, a gutter, a detector battery.

And the single most valuable ten minutes is the one at the start — finding the water shutoff, the breaker panel, and the gas valve, and being able to find them again in the dark.

DO THESE THIS WEEK

Locate and photograph the water shutoff, breaker panel, and gas shutoff.

Test every smoke and carbon monoxide detector.

Check the heating or cooling filter.

Look under every sink.

Check the age of your washing machine hoses.