My House Map: Emergency Shutoffs & Utilities

FRANK CALLAHAN
THE HOME INSPECTION FILES

15-MINUTE HOUSE CHECK Small numbers = the check in the Black Book: 1-60 Volume One · 61-112 Volume Two

IN AN EMERGENCY **People out first.** Smell gas? Leave the house, don't touch a light switch, call the gas company or 911 from outside. Water pouring? Main water shutoff. Smoke or sparks from an outlet? Main breaker only if you can reach it safely, then 911.

WATER 1

Main shutoff is at: _____

☐ round wheel ☐ lever handle

Last turned off and on: _____

Water meter is at: _____

GAS 5

Meter & shutoff are at: _____

Gas company emergency line: _____

Know where it is. Let the gas company or fire department turn it. Only the gas company relights pilots after a shutoff.

ELECTRICAL 37

Main panel is at: _____

☐ main breaker at top of panel
☐ separate box outside

Amps: _____ Directory labeled? ☐ yes ☐ not yet

Power outage line: _____

WATER HEATER 2

Brand: _____ ☐ gas ☐ electric

Serial No.: _____ Gallons: _____

Year made (from serial): _____ Age: _____

Most tank water heaters wear out between 8 and 12 years. Plan the replacement before it plans itself.

HEATING & COOLING 25

Filter size (on its edge): _____ MERV: _____

Filter is at: _____

Changed on: _____ _____ _____

Furnace age: _____ A/C age: _____

ALARMS & SUMP 46

Smoke alarms, how many: ___ oldest date: _____

CO alarms, how many: ___ oldest date: _____

☐ no sump pump ☐ sump pump, last bucket test:

_____

MY TRUSTED TRADES 60

	NAME	PHONE	LAST VISIT
Plumber			
Electrician			
Heating & cooling			
Roofer			
Handyman			
Insurance agent			
Neighbor with a key			

Keep this page inside the utility-room door or as page one of your house binder 59. Update it every spring.

General homeowner education from a retired home inspector, not engineering, legal, insurance or safety-certification advice. Never climb a roof, open an electrical panel or work on a gas line. Use a licensed contractor in your state for any repair.

10 Silent Red Flags That Cost $10,000+ If Ignored

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15 SECONDS EACH · NO LADDERS

The average water damage or freezing claim was about **$17,240** (Insurance Information Institute, 2020 to 2024).

	WHERE	THE 15-SECOND LOOK	WHAT NORMAL LOOKS LIKE	CALL A PRO TODAY
1	**Water heater T&P valve** 3	Shine a light on the end of the pipe running down the side of the tank. **Don't lift the lever.**	Dry, full-size pipe ending about 6 inches above the floor. No crust.	Drips, white or green crust, or the pipe is missing, capped or runs uphill.
2	**Washer hoses** 6	Pull the washer out a few inches and look at both hoses and their ends.	Braided steel, no bulges, no rust at the fittings, under about 5 years old.	Black rubber hoses, a bulge, cracks, rust, or a damp floor.
3	**Roof pipe boots & valleys** 15	From the driveway, with binoculars, find each pipe through the roof and each valley.	A snug collar around each pipe. Valleys straight, shingles flat.	Cracked or lifted rubber, missing shingles in a valley, or a ceiling stain below.
4	**Dryer vent flap** 45	Run the dryer, go outside to the vent hood and hold your hand near it.	Flap opens, strong warm air, no lint around the hood.	Weak air, stuck flap, packed lint, or two cycles to dry a load. Failure to clean is the leading cause of dryer fires (NFPA).
5	**Sump pump** 10	Pour a bucket of water slowly into the pit.	Pump starts on its own, empties the pit, shuts off. Water leaves the house outside.	Doesn't start, hums without pumping, runs and won't stop, or dumps next to the wall.
6	**GFCI buttons** 42	Press **TEST** on the outlets by sinks, in the garage and outside. Then **RESET**.	It clicks off, a lamp plugged in goes dark, **RESET** brings it back.	Won't trip, won't reset, feels warm, or smells hot.
7	**Attic, from the hatch** 17	Lift the hatch, **stay on the ladder**, sweep a flashlight across the underside of the roof.	Dry wood, even color, no light coming through.	Dark stains, daylight, rusty nail tips, winter frost, or a musty smell.
8	**Downspouts** 20	Walk around the house during or after a rain.	Each downspout ends on an extension carrying water away. Soil slopes away from the wall.	Water pooling at the wall, a downspout dumping at the foundation, a damp basement wall below it.
9	**A/C condensate line** 27	While the A/C runs, find the small pipe from the indoor unit and where it drains.	Clear water drips at the end on a hot day. The pan under the unit is dry.	No water on a hot day, water sitting in the pan, or a stain on the ceiling under the unit.
10	**Outdoor hose faucets** 24	Before the first freeze, take the hoses off and look at the wall around each faucet.	Hose off, faucet shuts tight, the wall around it dry inside and out.	A drip inside the wall, a faucet that keeps running, a hose left on in freezing weather.

TAPE THIS INSIDE THE UTILITY-ROOM DOOR "Spring and fall: walk the outside, look under every sink, press every GFCI, write down the filter date."

Every row is a full check in **The Homeowner's Black Book**: how it fails, the 2-minute check, what normal looks like and what to ask the pro. Both volumes: **$59** (save $15) at **frankcallahan.site**

Insurance figure: Insurance Information Institute, homeowners water damage and freezing claims, 2020 to 2024 average. Dryer fires: NFPA. General homeowner education, not engineering, legal, insurance or safety-certification advice. If in doubt, call a licensed pro.

Every row on pages 1 and 2 is a full check in the Black Book

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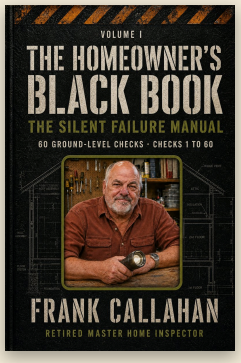
This sheet tells you **where to look**. The books tell you **how each system fails**, show you a drawing of what normal looks like, the exact signs that mean **call a pro today**, and the calm questions that keep a $300 repair from turning into a $4,000 quote. Every check is safe from the ground, with a flashlight.

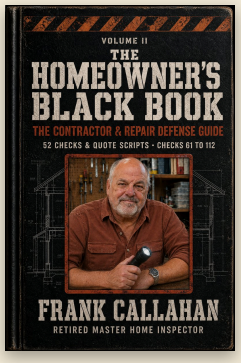


1–60 VOLUME ONE · 60 CHECKS

The Silent Failure Manual

- Water & plumbing defense 1–12
- Roof, attic & exterior drainage 13–24
- Heating & cooling 25–36
- Electrical & fire prevention 37–48
- Seasonal master checklists 49–60

$37 on its own



61–112 VOLUME TWO · 52 CHECKS

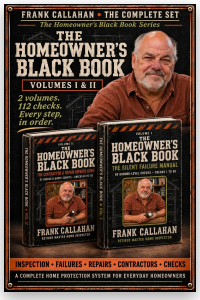
The Contractor & Repair Defense Guide

- What commission techs say, and how to answer 61–72
- Word-for-word quote questions, trade by trade 73–84
- The 3-bid comparison sheet 85–94
- Home warranty & service plan fine print 95–104
- The Before You Sign checklist 105–112

$37 on its own

WHERE THE BOOKS PAY FOR THEMSELVES

~$17,240	the average water damage or freezing claim, 2020 to 2024 (Insurance Information Institute) checks 1–12, 55, 56
"It's cracked"	the heat exchanger line: three questions that make the tech show you the proof check 62
Half up front?	what a normal deposit is, and how to find your state's limit check 91
"Insurance pays"	what to do before a storm-chaser roofer gets a signature checks 70, 77



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General homeowner education from a retired home inspector, not engineering, legal, insurance or safety-certification advice. Never climb a roof, open an electrical panel or work on a gas line. Use a licensed contractor in your state for any repair. Digital PDFs, not physical books.