

Monmouth Way Maintenance Association Inc.  
C/O Edgewater Management Group  
PO Box 150  
Fort Edward, NY 12828-0150

March 27, 2026

Dear Monmouth Way Homeowner:

As the Monmouth Way Board of Directors, we seek to ensure the continued upkeep and safety of our buildings. We wish to bring to your attention two significant design issues that affect the circuit breaker panel and electrical wiring of many of our units. While these may be well-known to some residents, we believe it is essential to formally inform all owners, particularly our newer residents, to ensure community-wide awareness and proactive safety measures.

#### Federal Pacific Electric Panels

When Monmouth Way was constructed in 1987, the builder installed a circuit breaker panel in each unit that was designed by Federal Pacific Electric (FPE) featuring a “Stab-Lok” design. These FPE panels were installed in many North American homes from the 1950s through the 1980s. Unfortunately, they have a design flaw that presents a serious safety concern to any home that has one.

The primary issue is that the Stab-Lok design has a high chance of loosening and thus failing to trip when it needs to (Independent testing has shown failure rates of 51-65%). This means that electricity will continue to flow through the house’s circuits when it should not, causing the circuit to overheat. The overheating of the wiring and panel poses a significant risk of electrical fires. Faulty FPE Stab-Lok panels are suspected of causing about 2,800 fires and \$40 million of property damage annually in the United States. In our own neighborhood, we have seen twice how a single-unit fire can cause severe damage to the other units in the building.

Because the circuit breaker panels are an element of the unit, they must be replaced by the individual unit owners. Over the years, as owners have become aware of this issue and as units have been sold, we believe some have been replaced, as they have become an impediment to passing home inspections and obtaining homeowner’s insurance. Additionally, in May 2021, the Association replaced all of the circuit breaker panels in the common utility rooms. However, the Association does not have a list of units that retain FPE panels.

#### Deterioration of Light Switches and Duplex Outlets

The Board also wishes to bring to your attention the condition of the light switches and electrical duplex outlets in the units. All of the outlets in each unit, including the exterior one on the deck, were wired using the “back-stab” method, wherein the ends of the hot and neutral wires are stripped and inserted into receptacles in the back of the outlet. The wires are held in place by friction, without any mechanical fastener. The light switches are also believed to be wired in the same way.

While back-stab wiring was a legitimate method at the time, it is now considered to be a sub-standard practice and has been replaced by methods that secure the wire using screws or other fasteners. Repeated use of a back-stab wired outlet can cause the wires to loosen and slip out of the back, which could cause a short-circuit and lead to an electrical fire. Additionally, the exterior outlets on our decks are susceptible to water ingress and rust due to their age and constant exposure to the elements. Within the past few months, the Board has learned of a couple instances of deteriorating outlets in different units in Knox Woods. See Attachment 2 for a photo of one of these outlets.

### Response of the Board

Therefore, the Monmouth Way Board of Directors has taken the following responses to these conditions:

1. In accordance with *Resolution to Require the Replacement of Federal Pacific Circuit Breaker Panels*, attached to this letter, the Board **requires** all owners whose units contain Federal Pacific Electric (FPE) electrical panels to have said panels replaced by a New York State licensed and insured electrician by August 1, 2026. See Attachment 3 for pictures of what one of these panels would look like.

The Board reserves the right to inspect each unit, with reasonable notice given to the owner, after August 1 for compliance. If the unit is found out of compliance, the board may issue fines and/or complete the replacement itself and charge the unit owner all costs associated with the repair.

2. The board **strongly recommends** that all owners hire a New York State licensed and insured electrician to replace all interior and exterior outlets and light switches in their units.

We thank you for your attention to these matters. Our collective vigilance on these issues is important for the safety and well-being of ourselves and our neighbors.

Sincerely,

Monmouth Way Maintenance Association Board of Directors

### Attachments

1. Resolution to Require the Replacement of Federal Pacific Circuit Breaker Panels
2. Example Photo of Monmouth Way Exterior Outlet
3. Example Photos of a Federal Pacific Circuit Breaker Panel