

Federal Pacific “Stab-Lok” Electrical Service Panels Can be Problematic

NOTE: The following only applies to Federal Pacific Stab-Lok panels as there are many Federal Pacific panels that were not Stab-Lok models and have no history of being problematic. The words "Stab-Lok" will generally be stamped on the face of the panel behind the door, or on the door itself.

What is the Issue?

Past manufacturer, field and lab testing on Federal Pacific Electric (FPE) "Stab-Lok" panels have established that the panels and breakers have a significant failure rate. Failure to trip properly with overload and short-circuiting, are the basic safety defects of this type panel. In over one-third of the panels tested, breakers would not trip when overloaded.

Some homeowners may believe that breakers never trip and therefore serve little function. In fact, the simple purpose of a breaker is to prevent overheating and overloading of circuits, which can lead to fires. If the breaker does not operate or trip properly, the potential of fire increases. Additionally, Stab-Lok panels can also have interconnection problems that can lead to a higher risk of overheating.

How Do I Know if My Home is Affected?

It has been suggested that there are as many as 28 million FPE Stab-Lok breakers in use in the U.S. which means that in some conditions as many as nine million of them may fail to provide the proper breaker protection. Most homeowners whose houses are served by these panels are unaware of the hazards. Because most homeowners do not order periodic electrical safety inspections, the presence of these panels is often undiscovered until an inspection is made in the course of renovation or selling a property.

If My Home has a Stab-Lok what Action is Needed?

Annual breaker testing is recommended for all name brand panels, however, this is especially important with Stab-Lok. To check breakers, turn on ceiling fixtures, a lamp or radio that is plugged into an outlet on the breaker circuit to be tested. Then turn the breaker off and make sure the fixture/appliance shuts off. Stab-Lok panel/breaker failure, in most cases, cannot be determined visually unless chronic overheating has already occurred. If a definitive determination is desired, technical evaluation is required. This dictates removal and testing of the breakers, which is beyond the scope of any field evaluation and must be performed by certified personnel or a testing facility. In reality, this is not economically feasible. Thus, while there is no requirement for panel replacement, **it is our perspective that Stab-Lok panels should be replaced.** Electrical contractors have taken this position due to safety considerations and the general unavailability of FPE replacement parts. The average replacement cost of a panel is approximately \$1,000 - \$2,000.



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