

# Response to SB 254: Study on New Models and Approaches to Complement or Replace the Wildfire Fund

Eaton Fire Residents United (EFRU)  
December 12, 2025  
eaton.fire.residents.united@gmail.com  
www.EFRU.LA

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## Resident-Led Response to Crisis

Eaton Fire Residents United (EFRU) is a resident-led organization that emerged in response to the Eaton Fire. EFRU includes scientists from NASA's Jet Propulsion Laboratory and CalTech, professors, and PhD-level environmental experts who analyze contamination data and develop evidence-based policy recommendations. This submission is grounded in community experience and scientific rigor.

The Eaton Fire was the second most destructive wildfire in California history, but its significance is much larger. With 9,400 structures destroyed across 14,000 acres—compared to the Paradise Camp Fire's 18,000 structures across 153,000 acres—the Eaton Fire is likely the most *dense* wildfire in state history. 96% of structures destroyed were built before lead paint was banned in 1978. Wildland-urban interface (WUI) experts consulted by EFRU believe this combination of density, housing age, and proximity to populated areas makes the Eaton Fire likely the most contaminating and toxic WUI fire in US history.

This submission draws on EFRU's comprehensive WUI indoor contamination dataset to offer recommendations that address critical gaps in California's disaster recovery framework.

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## EFRU's Contamination Dataset

In June 2025, EFRU publicly released a dataset of pre-remediation testing results from over 200 homes affected by the Eaton Fire. This dataset, archived and documented on [Zenodo](#), represents industrial hygienist testing from accredited laboratories capturing peak contamination levels of heavy metals, wildfire debris, and asbestos.

The findings are unambiguous. Of 140 homes tested for lead, 100% showed lead contamination. Professional remediation was recommended in every case. The complete array of CAM-17 heavy metals—including arsenic, cadmium, chromium, cobalt, copper, nickel, and zinc—has been detected throughout Altadena, Pasadena, and Sierra Madre. An interactive [pre-remediation contamination map](#) displays the extent of these concerning test results.

EFRU's ongoing data collection reveals that [post-remediation testing](#) frequently continues to show positive results for contaminants, particularly lead. This finding challenges assumptions about the efficacy of cleanup procedures and underscores the need for mandatory clearance testing before residents return home.

Health implications are severe. Heavy metals, volatile organic compounds, polycyclic aromatic hydrocarbons, dioxins, and ultrafine particles found in WUI fire smoke are linked to respiratory illness, cardiovascular disease, neurological damage, cancer, and developmental harm, especially in children whose bodies are still developing. **There is no safe level of lead or dioxin exposure.** These are not theoretical risks, but present realities for thousands of residents with standing structures throughout the fire-affected region.

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## One Year Later: When will it be safe to go home?

“ The one year anniversary of the Eaton Fire is approaching, and my two children, now 10 and 6, keep asking me why we still can't return home. Although our home survived, we found out that it was uninhabitable due to toxins from the fire, including lead, arsenic, and asbestos. It was only through EFRU that I found out what sort of tests I needed. We paid thousands out of pocket for testing while arguing with our insurance company about whether testing was even necessary.

Meanwhile, public officials failed families like mine. They told us schools and homes were safe to return to. Our own school district, Pasadena Unified took months to test, only to finally reveal that [children at 12 schools](#) had been exposed to dangerous toxins every school day for months while officials assured parents everything was fine.

A year after the fires, my family continues to navigate missing and contradictory guidance about what testing and remediation we need. My number one job as a parent is to keep my kids safe. I cannot do that job without clear standards, accessible testing, and honest information. Right now, none of those exist.”

- Lindgren family, Pasadena residents displaced by post-fire contamination.

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## Why Current Mechanisms Fail

California's disaster response framework treats the "burn zone" as the impact zone. This approach fails catastrophically for WUI fires, where toxic smoke and ash spread contamination far beyond the fire perimeter. The consequences of this gap are playing out in real time.

[The Los Angeles Times reported in May 2025](#) that the Eaton Fire is the first WUI fire in twenty years where neither the federal government nor the state conducted confirmation testing on cleared lots to ensure removal of contaminants. Subsequent sampling by the Times found that 20% of lots cleared by the Army Corps of Engineers still contained hazardous levels. The LA County Department of Public Health's own limited sampling found 27% of cleared lots remained contaminated. In May, the Department also announced that [soil testing at 14 Pasadena Unified School District campuses](#) revealed dangerously high levels of lead, arsenic, and chromium.

Without formal recognition of contamination zones beyond the burn perimeter, residents unknowingly return to hazardous environments. Insurance companies frequently deny testing and remediation claims for properties outside the Damage Inspection (DINS) map. State and federal resources do not flow to affected areas. The DINS map, designed for structural damage assessment, has become the de facto boundary for disaster aid, excluding thousands of smoke-damaged families from assistance.

**The current framework creates an impossible situation: residents cannot access resources to test their homes, cannot compel insurers to fund remediation, and cannot know whether their homes are safe to occupy.**

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## Policy Recommendations

EFRU offers the following recommendations aligned with the Study's mandate under PUC § 917(c):

### Establishing Ash Zone Designations

*Addressing community recovery mechanisms [§917(c)(4) and (8)]*

California should establish formal "Ash Zone" designations using satellite imagery and soil testing to identify contaminated areas beyond burn perimeters. This designation should trigger mandatory pre-occupancy testing, extended Additional Living Expense coverage, and access to state resources. The DINS map should not be used to limit aid allocation for contamination-related claims. Formal recognition of ash zones would inform the public, prevent premature reentry, direct resources to affected areas, guide insurance coverage, and unlock funding for schools and public facilities.

### Requiring Post-Remediation Clearance Testing

*Addressing economic damage reduction and expedited compensation [§917(c)(6) and (9)]*

No home should be considered habitable until post-remediation testing demonstrates it has been returned to pre-fire conditions. EFRU's data shows that remediation frequently fails to achieve safe

conditions, yet current practice allows residents to return without verification. The standard for clearance should include, at minimum, CAM-17 heavy metals and TEM asbestos testing. Insurance companies and remediation contractors must be held accountable for achieving clearance, not merely completing remediation activities. This may require extending ALE coverage for residents whose homes fail post-remediation testing.

## **Establishing Standardized Testing Protocols**

*Addressing mitigation measures and technology solutions [§917(c)(3)]*

California should establish standardized testing protocols for WUI fire contamination. Existing standards for lead paint testing do not address combustion byproduct contamination, which presents different exposure pathways and requires different sampling methodologies. The Department of Toxic Substances Control, in coordination with the EPA, should establish indoor screening and clearance thresholds for CAM-17 heavy metals in residential spaces, schools, and businesses, as well as thresholds for chrysotile asbestos in settled dust. Testing protocols should address the full range of WUI fire contaminants including PAHs, cyanide, lithium, dioxins, and furans.

## **Creating State Funding Mechanisms for Equitable Access**

*Addressing insurance accessibility and risk socialization [§917(c)(1) and (2)]*

Contamination does not respect property lines or insurance status. Unremediated properties expose surrounding homes to ongoing contamination through wind and foot traffic—a particular concern in Southern California's summer heat, which elevates emissions. Underinsured and uninsured residents, and renters currently face insurmountable barriers to testing and remediation. Some contaminated rentals have been re-leased without disclosure or cleanup.

State funding is urgently needed to ensure proper protection for all residents regardless of insurance status. The Insurance Commissioner should issue bulletins requiring carriers to approve pre- and post-remediation testing for all impacted properties, including those previously denied. Properties cannot be considered habitable until testing demonstrates return to pre-fire conditions.

## **Protecting Vulnerable Populations**

*Addressing mitigation and community resilience [§917(c)(3) and (8)]*

Children face heightened risks from toxic exposure due to their developing physiology, behaviors that increase contact with contaminated surfaces, and the developmental consequences of heavy metal exposure. Pasadena Unified School District reopened schools without testing despite several elementary campuses located adjacent to the burn area—while EFRU's map showed dozens of nearby homes with indoor lead levels exceeding EPA limits.

California should require enhanced testing and remediation standards for schools, childcare facilities, parks, and playgrounds. These facilities should remain closed until thorough assessments confirm all

hazardous contaminants have been safely removed. PUSD students deserve testing parity with LAUSD, which tested for Title 22 metals, PAHs, asbestos, PCBs, dioxins, furans, flame retardants, and VOCs. The stakes for our children's future are too high for inconsistent standards.

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## **Standards Must Protect Residents**

The submission from insurance trade groups APCIA, PADIC, and RAA characterize smoke damage claims as a fraud concern requiring litigation reform and have called for standards to "help prevent fraudulent claims." Our data tells a different story.

The contamination affecting Eaton Fire communities is real, widespread, and scientifically documented. One hundred percent of tested homes in our dataset showed lead contamination. The problem is not excessive claims—it is claim denials by for-profit insurance companies in the absence of clear standards, testing access, and remediation accountability.

Any framework that defines acceptable thresholds for WUI fire contaminants must be designed to protect resident health and ensure complete remediation, not to facilitate claim denials or limit recovery. Standards should establish what residents are entitled to—homes returned to pre-fire conditions, verified through testing—not create new barriers to achieving that outcome.

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## **Conclusion**

California faces increasing wildland-urban interface fire frequency and severity. Climate change ensures that what happened in Altadena, Pasadena, and Sierra Madre will happen again, to more communities and more families. The question before policymakers is whether those future residents will face the same gaps in testing, remediation, and recovery that Eaton Fire residents confront today.

The evidence compiled by EFRU makes the contamination crisis undeniable. The policy solutions are clear: recognize ash zones, require clearance testing, establish standardized protocols, fund equitable access, and protect vulnerable populations. What remains is the political will to act.

Public officials promised that dangers would be removed from our homes. We are asking them to follow through on that promise by building the frameworks that ensure no California community faces this crisis without the protections and resources they need to return home safely.